

House & Home

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57 houses for '57

FOR COMPLETE CONTENTS SEE PAGE 117

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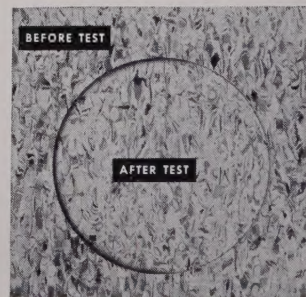
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FOR THE LOOK THAT'S YEARS AHEAD

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FLOORS AND WALLS

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ROUNDUP

The real meaning of the mortgage squeeze: price control

What the government's squeeze on mortgage credit is really aiming at is price control—inflation control. Administration money managers realize the pinch hits housing harder than other segments of the economy. But they seem determined to control prices—even though just about 160 million Americans seem determined to raise prices—because inflation benefits nobody in the long run.

One way to control prices is by direct price controls. This has been tried and found wanting. The other way is by controlling credit.

Construction costs and prices—as everybody knows—are almost completely out of control. The \$16 billion new housing industry is no worse offender (perhaps less) than the rest of the \$60 billion new construction industry. But it is the biggest single segment of that industry. Nobody in it is doing very much to keep costs down. Builders who are yelling that lack of mortgage money threatens to extinguish their business are, in effect, asking for exemption from price control through credit control. They might well remember that easy-credit housing has been a potent engine of inflation in the past.

Says the *Washington Post*: "A better answer to the housing-money shortage than easier credit would be an across-the-board campaign to cut costs, after which new credit could be extended with less inflationary impact."

Senate to probe controls on interest rates

INSIDELIGHTS: Senate banking subcommittee will turn the spotlight on inconsistencies between Federal Reserve and Home Loan Bank Board policies controlling interest paid to savings depositors. Hearings chaired by conservative Sen. A. Willis Robertson (D, Va.) are set for Nov. 9-10. . . . A top executive of a big Los Angeles department store says hard goods are the soft spot in retailing; he blames it on the slump in home building.

New aid coming for marginal buyers? FHA studies 2nd incomes

For several months, FHA has been quietly pondering whether to ease up its rules on counting second incomes in families to qualify home buyers. The agency has always been squeamish about counting a working wife's paycheck, for fear her job will be only temporary, or that she will start having a family. Private lenders have similar rules. One insurance company gives half-credit for income of a wife with a professional job if she's under 32, full credit over 32. A non-professional wife gets no credit under 32, half credit from 32 to 38, full income credit after that. Says one industry leader: "If FHA would get off its high horse, it would make a bigger contribution to minority and middle-income family housing than all the schemes for more government subsidy combined." Latest Census figures show 29.3% of white wives work, 42.2 of non-white wives.

Architects refuse conventional design, LA builders cry

THESE FOOLISH THINGS: Some Los Angeles builders complain that architects are doing themselves out of design jobs because so few of them will do anything but modern homes. Says one architect, who used to design only modern homes but now does conventional-style tracts: "I consider this kind of architecture 95% merchandising. That way, it's stimulating."

Will the lumber slump tilt the election in Oregon?

The slump in lumber (caused by the slump in new housing) may have political repercussions in Oregon and Washington, where a close vote is in prospect both for the presidential race and for two crucial Senate seats. Lumber and plywood are amidst a real price depression. Plywood (1/4" AD index grade) was down to \$67M at month's end, a price so low that lumbermen expected some mills to shut down rather than produce at a loss (p. 74). Labor bosses are worried over threatening winter unemployment in lumber. Usually, the GOP can count on campaign financing from mill and timber owners. This fall, a lot of them say they are so irate they are changing parties. Republicans cannot afford to lose much ground and still carry the two Northwest lumber states.

NEWS continued on p. 48

THIS MONTH'S NEWS

(index to the top stories)

Mortgage crisis: government takes four steps to boost housing, but builders cry 'ineffective' . . . p. 48

Tax policy: Sylvanus Felix suggests the underlying money problem is tax-free bonds, tax write-off for new factories. . . . p. 49

Mortgage briefs: FNMA cuts prices in 20 states; FHA discounts rise 1/2 point more. . . . p. 48

Local markets: survey by FHA finds unsold homes hit 28% in four Los Angeles counties. . . . p. 53

Rent control: will the courts kill what's left of it? Pennsylvania case hints how they may. . . . p. 53

Housing camera: Orange County tract re-designs slow-selling models into Cinderella — and clicks p. 55

Builders' plans: ten builders other builders follow tell how they are planning for 1957. . . . p. 61

Savings & loans: tighter regulations, new banker-boss hint federal crackdown on S&Ls. . . . p. 69

Urban renewal: Baltimore unveils huge plan to let public housers swallow the entire program. p. 69

Costs & materials: home costs head for another 2-4% jump despite plunging lumber prices. . . . p. 74

FHA on costs: Columbia, S.C. displaces Phoenix as the cheapest US city for home building. . p. 75

People: Pat Harness named manager of Prefab Institute p. 83

Statistics and indexes:

Mortgage quotations . . p. 49

Housing starts p. 53

FHA, VA applications. p. 53

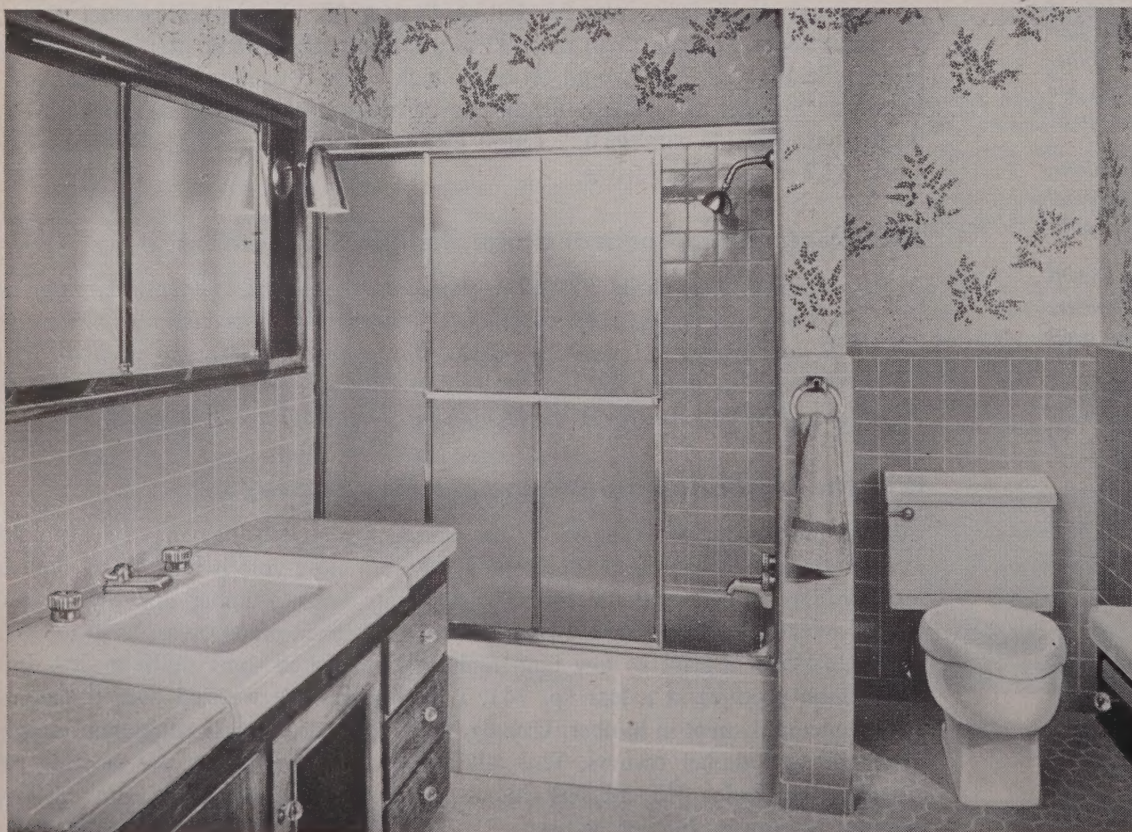
Materials prices p. 74

Boeckh housing costs. . p. 74

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Crane Fixtures were used in exhibit homes at all price levels. This Crane Criterion bathroom ensemble was featured in one of the Wichita homes in the \$14-20,000 class. It made a big hit.

PROSPECTS HELP DESIGN ASSOCIATION DREAM HOUSE



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The 750 members of the Wichita Association of Home Builders, Wichita, Kansas, believe in giving prospective home buyers exactly what they want.

Before they built their feature house in the 1955 Wichita Parade of Homes, they polled 3,000 prospective home buyers.

These people told what they wanted . . . and the builders designed a house—the Study House—to meet their requirements. It was quite a house . . . bi-level . . . 1970 sq. ft. of space . . . 3 bedrooms . . . 2 baths . . . big

activity room . . . and priced below \$20,000.

Like many other '55 homes in the Parade, the Study House featured products advertised in LIFE. And Crane—the preferred plumbing—was selected for both bathrooms.

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MORTGAGE MARKET:

Government acts to boost housing, but the effect will be negligible

Effect of the administration's four moves to spur new housing (see col. 3) will be largely psychological.

One builder calls them: "A half-step in the right direction." Higher Fanny May prices for advance commitments will help most. Cutting Fanny May stock purchase requirements in half also will be a boost; it offsets the price cut the government secondary mortgage agency just announced for immediate purchases in 20 states.

Many a builder agrees with mortgage men that only a boost in FHA and VA interest rates from 4½ to 5% will avert a sizeable cutback in house output.

NAHB has shied away from urging an interest increase. But sentiment in favor of one is strong among builders across the nation—so strong that Big Builder William J. Levitt, in a New York speech urging higher interest rates, asserted that NAHB leadership is "bankrupt." (Levitt is not a member.)

NAHB leaders get a lot of credit for stirring the administration to go as far as it did to help housing. Only three weeks earlier, HHFA Administrator Cole was announcing no moves to ease down payments were in the works. Then NAHB President Joe Haverstick issued an unprecedented public warning to his 39,000 members, and called NAHB brass to Washington to talk to federal housing and money men.

Advised Haverstick: 1) don't build without written mortgage commitments; 2) keep production tied to sales; don't risk unsold or unfinanced inventory; 3) don't depend on warehouse extensions which may not be forthcoming; 4) don't assume tight money is temporary; 5) "if your profit margin is squeezed, cut back production instead of risking a loss from which you may not recover."

Despite popular demand, chances are not good for an interest rate raise before January. FHA has administrative leeway to boost its interest to 5% or even 6% upon declaration of "emergency." But VA is frozen at 4½% by law. Moreover, the Treasury has 1.5 billion of refinancing to do before Christmas in the tightest money market in 25 years. Raising the FHA rate would make the job harder—and FHA can hardly do so without Treasury concurrence.

The money pinch is really hurting this time, really crimping building.

President Tom Lively of Centex Construction Co. in Dallas (3,800 starts last year) told HOUSE & HOME he will build only the 2,000 homes already under way in 1956. He says: "We're not starting another house. We can't operate with the discounts you have to pay Fanny May. As the houses we have under construction are completed, we are letting people go."

It will take time for housing's plight to register. Builders have cried "wolf" before. Now, when they really hurt, some people aren't listening. One result: gloomy forecasts for 1957. Neal Hardy, former asst. HHFA Administrator who now manages NAHB's Natl. Housing Center, "guesses" only "850,000 to 900,000 starts." And Hardy has no reputation as an alarmist.

The mortgage market is so tight prices have fallen generally to Fanny May levels.

One Washington housing expert figures the most important effect of the government's moves to aid housing is: "They are serving notice they won't let the price in the secondary market drop any more." Prices are already lowest in postwar years. Says a Boston lender: "We wouldn't order a loan today [out-of-state] at 96—even the best paper." Says a New York mortgage banker: "Even 10% equity loans in gold-plated neighborhoods are going for 95."

Construction loans, in many cities, are as hard to find as mortgage money.

The overall credit pinch has dried up construction funds from New York commercial banks, ordinarily a big source. Effect is quickly felt across the nation, in spots like California, Florida, Texas. Warehousing has about ended—at least for 4½% mortgages. Banks have raised rates on warehouse loans to 4¾-5%, so builders or mortgage bankers who warehouse now will lose money on it.

This is all the government will do now to aid housing

These are the four steps the White House announced Sept. 20 to "strengthen home building and facilitate the purchase of low-cost homes:

1. FHA cut minimum down payment on homes valued at \$9,000 or less from 7 to 5%, the legal minimum.

Significance: most builders scoff that it will help only in the South and Southwest where building is cheaper, but FHA Commissioner Norman Mason says 27½% of new FHA homes financed last year were in that range. No data was available from FHA statisticians on where these were.

2. FNMA made its terms for immediate purchase of FHA and VA mortgages better by trimming the amount of FNMA stock each seller must buy to 1% of the mortgage amount—also the legal minimum. On Aug. 9, FNMA had sliced the stock purchase requirement from 3% to 2%.

Significance: this offsets the price cut announced by FNMA a few days earlier, but it will probably drive price of FNMA stock (now going begging at 49) down still more—to 25, some dealers predict. Moreover, FNMA has only \$800 million left to lend (not \$1.1 billion as announced by HHFA Boss Cole to the press)—if it borrows the legal limit of 10 times its capital. The question is: will this last long enough? A week before the government moved, FNMA officials were scoffing at the chance of any moves. "What would we do after we spend our money?" asked one. "How would we stabilize the market then?" Mortgage experts' consensus: FNMA will soon run out of money, even though the agency buys only 4½ paper.

3. FNMA increased price of its one-year standby advance commitments from 92 to 94. This was a national figure, not varying state-by-state. But under the standby program, participants will still have to buy 2% stock if they go through with the deal.

Significance: this—in effect—sets a floor under eligible mortgages (e.g. VA and FHA 4½s not over \$15,000). It is supposed to help builders get construction loans from otherwise unwilling banks. But prior experience has soured some banks on dealing with Fanny May. They consider the agency too meticulous and dilatory about accepting loans it has agreed to buy.

4. The Federal Home Loan Bank increased the amount of loans it will make to members from 10 to 12½% of their share capital.

Significance: largely psychological. As Cole noted, few S&Ls have borrowed as much as 10% so far. They are unlikely to borrow now, for FHA and VA loans, because the Home Loan Bank would have to charge too much for the money to make 4½% loans profitable.

FNMA cuts prices

Fanny May has cut its offering price for mortgages in 20 states and Hawaii.

Now, the government agency will pay, for instance, only 95½ for a 30-year, 100% VA loan in California, 96 for one in Ohio or Illinois. (In most states, the price cut is ½ point, but in Ohio and Illinois, FNMA cut prices a full point.)

In the latter two states, the offering price is down a full point. The order also cuts

prices for FHA and VA loans (only kind Fanny May buys) ½ point in Arizona, Kansas, Michigan, New Mexico, Wyoming, Nevada, Colorado, Florida, Georgia, Indiana, Iowa, Kentucky, Missouri, North Carolina, South Carolina, Tennessee and Texas.

The new schedule, effective Aug. 29, replaced a price list set in March. It covers immediate purchase of VA Sec. 501 and FHA Sec. 203 (b), 203 (i), Sec. 222 and Sec. 213 individual mortgages in Fanny May's secondary market operation. The prices are unaffected by the subsequent moves to ease mortgage money by raising Fanny May's advance-commitment standby price from 92 to 94.

FHA loans off ½ point

Prices of FHA Sec. 203 mortgages for immediate delivery on the secondary market dropped a half point in August.

Average price Sept. 1 was 97.1, compared to 97.6 both Aug. 1 and July. Only the Northeast experienced no price decline. The price represents an average of reports from FHA's 71 insuring offices, not actual sales.

OFFERING PRICES, FHA 203s

Immediate Delivery

ZONE	Sept. 1, 1956		Aug. 1-July 1	
	AVERAGE	RANGE	AVERAGE	
Northeast	99.5	98-par	99.5	99.7
Middle Atlantic	97.7	96.5-99	98.3	98.3
Southeast	96.7	96-97.5	97.1	97.1
North Central	97	96-par	97.2	97.3
Southwest	96.9	96-98	97.3	97.4
West	97	94-99	97.8	97.6
United States	97.1	94-par	97.6	97.6

FHA modifies discount policy

FHA has decided to let borrowers pay a mortgage discount—but only in three special cases involving less than 1% of FHA's business. They are:

1. When a home is being refinanced by the owner and is not changing hands.
2. When a builder closes a sale in his own name because he is unable to make an immediate sale on completion of a home.
3. When an owner of an individual lot starts to build a home for himself.

FHA mentions no discount figure, says it will let its local insuring offices decide on basis of local custom.

Tax expert blames mortgage pinch on tax write-off; other industry reactions

How industry leaders think the government's four steps to help housing actually will affect mortgage money and starts:

Tax Expert **Sylvanus Felix**, president, Oklahoma City HBA: "Vast tax write-offs on industrial expansion and tax-exempt bonds for public works are hogging long-term investment capital in spite of soaring interest rates. The tax situation [52% income levy for most business, but only about 20% for many home owners] makes it profitable for industries to pay higher interest rates for available funds which home buyers need . . . an unjustified, but legally-prompted state of unbalance. . . help only if: 1) investors have assurance FNMA will remain in the market at present prices and 2) FHA and VA recognize the cost of money to homebuilders the same way they recognize cost of building materials in valuations. This policy, we understand, is in effect in some areas, but not in Oklahoma. . . FHA should establish a [ceiling] of 6% on construction loans, eliminate the mortgage prepayment penalty."

Prefabber **Don Scholz**, Toledo: "The changes evade the important problem: funds flowing into other channels instead of mortgages. Providing more buyers to compete for non-existent funds will only drive discounts higher. One gets the impression there is no one in the administration in a position of responsibility who really understands the building business and its financing problems."

Former NAHB and NAREB President **Robert P. Gerholz**, Detroit: "Looks to me as though the doctor went to the hospital and forgot to see the patients. Interest rates must go up before we can hope to increase housing output."

Builder **George M. Pardee Jr.**, Los Angeles: "FHA 2% down payment change is useless in southern California and Nevada. Upping FNMA prior commitment should be very helpful for building which produces mortgages under \$15,000 [FNMA's ceiling]. For real help: 1) increase FNMA valuation limit to \$25,000, 2) remove down payment restrictions on VA and 3) increase FHA loans to

5% of first \$10,000."

Morton Bodfish, president First Federal S&L, Chicago: "A 10% down payment and 20-year term is adequate and best in the long run for home owner and saver. Only important result [of FNMA's] move to buy more mortgages would be to benefit primarily the speculative builder."

Sen. **John J. Sparkman** (D, Ala.), chairman of Senate housing subcommittee: "Glad to see the administration recognizes the serious difficulties of the building industry, but I doubt the action will pull it out of the doldrums."

Builder **Franklin L. Burns** of Denver: "FNMA change will save some money but we need a completely flexible interest rate tied to the price of money as set by the Federal Reserve."

Builder **Albert Balch**, Seattle: "The wild housing rush had to be slowed, but the hard money policy was put into effect too drastically, too suddenly. . . Raising FHA interest slightly will break mortgage panic soon enough. . ."

Builder **Martin Braun**, Chicago: "Political hullabaloo and nothing else."

MBA President **Lindell Peterson**, Chicago: "Token measures. The real trouble . . . is frozen interest rates."

Builder-Mortgage Banker (and former NAHB president) **Tom Coogan**, New York: "The moves will have very little effect. The importance is psychological. But higher interest would be stupid."

Builder **E. J. Mackle**, Miami: "Changes in FHA down payment should boost our sales as all our homes are under \$9,000."

Former NAHB President **Alan E. Brockbank**, Salt Lake City: "No homes here being built in \$9,000 price range. Reduction in FNMA stock will materially increase sales of mortgages to FNMA unless FNMA cuts prices. Increase in FNMA advance commitments will not stimulate starts because [of a shortage] of construction money. S&L increase in borrowing will have no effect. The moves are step in the right direction, but entirely inadequate to stimulate home building."

NEWS continued on p. 53

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.)
As reported to HOUSE & HOME the week ending Sept. 14

FHA 4½s (Sec. 203) (b)

City	Minimum down*- 30 year		Minimum down*- 25 year		25 year, 10% down	
	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future
Boston local	par-101	par-101	par-101	par-101	par-101	par-101
Out-of-state	95-96	95-96	95-96	95-96	95-96	95-96
Chicago	95-96	95-96	95-98	95-98	95-98	95-98
Cleveland	96½	95½c	97	95½c	a	a
Denver	98-98½b	97½-98b	98-98½b	97½-98b	97½-99b	97½-99b
Detroit	96½-97½	96½	97-98	97	98-99	98½
Houston	a	a	95½-96	95½-96c	96-97	96-97
Jacksonville	96-96½	96-96½	96-96½	96-96½	97	96½
New York	99-par	99-par	99-par	99-par	99-par	99-par
San Francisco	95y	a	95½y	a	96½y	a
Wash., D.C.	98	97½	98	97½	98	97½

*7% down on first \$9,000

VA 4½s

City	30 year, no to 2% down		25 year, 2% down		25 yr. 5% down or more	
	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future
Boston local	par-101	par-101	par-101	par-101	par-101	par-101
Out-of-state	94-95	94-95	94-95	94-95	94-95	94-95
Chicago	95-96	95-96	95-98	95-98	95-98	95-98
Cleveland	94½	93½c	94½	93½c	96½d	95½cd
Denver	96½-98b	96-97½b	96½-98b	96-97½b	97-99b	97-99b
Detroit	94½-95½	94½	95½-96½	96	97-98	97
Houston	94-95	94-95c	94-95	94-95c	96-97	96-97
Jacksonville	94½-95½	94½-95½	95-95½	95-95½	95½-96	95½-96
New York	99-par	99-par	99-par	99-par	99-par	99-par
San Francisco	94-94½	a	94½c	a	a	a
Wash., D.C.	96½	96	97	96½	97½	97

► Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.

► Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.

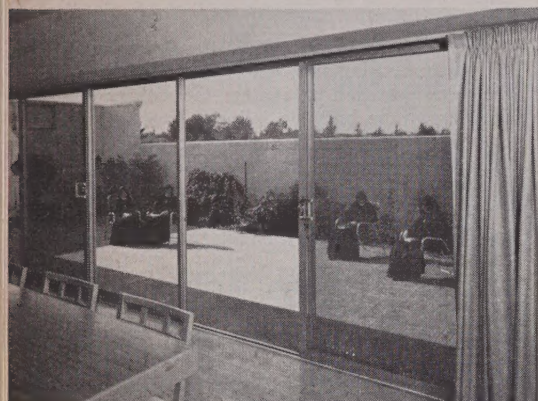
► Quotations refer to houses of typical average local quality with respect to design, location and construction.

NOTES: a—no activity. b—deals covered by prior allocation; for new business, no money. c—very limited market. d—10% down or more. y—Sale to FNMA after stock disposition.

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cent Savings Bank; Chicago, Maurice A. Pollak, exec. vice pres., Draper & Kramer, Inc.; Cleveland, William T. Doyle, vice pres., Jay F. Zook, Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investments Co.; Detroit, Stanley M. Earp, pres., Citizens Mortgage Corp.; Houston, Donald McGregor, exec. vice pres., T. J. Bettes Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; New York, John Halperin, pres., J. Halperin & Co.; San Francisco, Raymond H. Lapin, pres., Bankers Mortgage Co. of California; Washington, D. C., George W. De Franceaux, pres., Frederick W. Berens, Inc.



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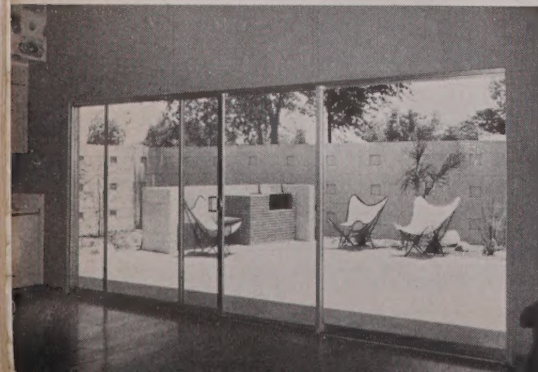
Sliding glass door opens church conference room to patio area in this Ador installation.



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LOCAL MARKETS: Unsold homes reach 28% in Los Angeles

A stunning rise in the number of unsold completed tract homes in Los Angeles has been revealed by an FHA survey.

Among 20,000 FHA tract homes in Los Angeles, Orange, San Bernardino and Riverside Counties, the unsolds shot up from 16.9% last December to 28% in June!

In Los Angeles County alone, the percentage of unsold homes soared from 17.6% to 30.7%; in Orange County it went up from 14.6% to 25%, in San Bernardino County from 24.6% to 32.8%, in Riverside County from 10.7% to 17.7%.

In one town, the percentage of unsold homes zoomed from 20% to 39%, in another from 7% to 42%, in another from 14% to 38%.

Biggest bulge in unsold homes fell in the \$12,000-\$16,000 bracket. Among houses priced under \$12,000, Market Analyst William K. Wittausch found 32% unsold for one month and 68% unsold for 2 to 3 months. Among homes priced from \$12,000 to \$14,000, FHA found 19% unsold for one month, 45% unsold from 2 to 3 months, 32% still unsold from 4 to 6 months and 4% unsold from 7 to 9 months.

On homes priced from \$18,000 up, none remained unsold more than 3 months, but 57% to 65% were unsold up to that point.

Market conditions elsewhere, as reported to HOUSE & HOME by builders, mortgage men and officials:

Detroit: Starts for the first six months down 25% from last year's 20,000 and will probably be off 25% for the year from the 40,000 in 1955. Local builders blame these causes: 1) scarcity of mortgage money; 2) choosy lenders are turning down buyers they would have accepted last year; 3) suburbs are raising more and more hurdles to prevent home building.

Houston: New home sales spotty but improved a little bit recently.

Buffalo: Starts down 17% in Erie County the first half of the year (according to the Niagara Frontier Builders Assn.) because: 1) "hundreds" of small (2-10 houses) builders

have quit building or cut production because of land shortage and high cost; 2) builders in the 10-50 homes bracket switched to high priced houses to save land and therefore build less; 3) builders of 50 homes per year and up "generally did not make much change" in starts.

Toledo: Best sales market around \$22,000.

Rochester, N. Y.: Starts 25% off. Best sellers \$18,000-\$20,000 class.

San Diego: Booming aircraft and missile plants keep house sales high. Job opportunities are attracting new residents and vacancy rates are dropping. Only 1.8% idle electric meters in July, lowest mark since April 1953 during the Korean War boom.

Philadelphia rulings point to a way to kill rent control in court: no emergency left

Will the courts throw out what's left of rent control?

Pennsylvania courts have handed down two decisions which may point the way to abolition of rent control in the four states and 141 communities* where it still hangs on:

1. The Pennsylvania supreme court has held rent control is an unconstitutional abuse of the police power unless an emergency exists.

2. Philadelphia's court of common pleas has ruled that the emergency there is over.

While the last decision is being appealed, rent control continues in Philadelphia under one-year ordinance which the city council usually renews each December, well before its Jan. 31 expiration. But appeals courts are often hesitant to upset findings of fact in lower courts. It is a fair bet that the days of rent ceilings in Philadelphia are numbered.

There is no longer a rent emergency in Philadelphia, the pleas court found, because:

1. Vacancies in Philadelphia have now risen to 3.4% (as of Oct. '55), compared to an average between 1920 and 1956 of less than 2% and compared to 1.3% vacancies in April 1950 and 2.2% in April 1954. (Federal rent controls ended June 30, 1953.)

2. Despite controls, the rise in Philadelphia rents is "comparable" to that in cities decontrolled since July 1954. And in decontrolled cities, experience "clearly indicates that the

termination of controls has not presented a threat to health, safety, morals or general welfare as reflected by exorbitant increases in rents." Since July 1954, controlled rents have risen 4.5% in Philadelphia. Elsewhere, without ceilings, these increases occurred:

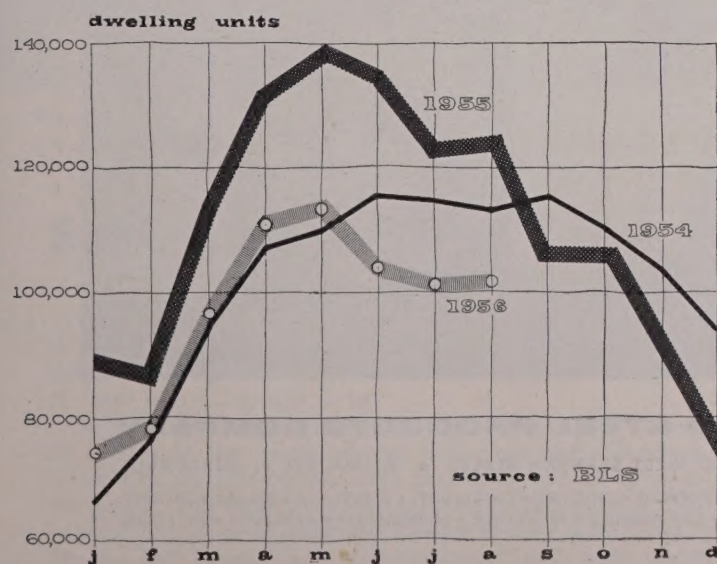
Baltimore4.2% Pittsburgh10.9%
Detroit6.3% Chicago7.2%

3. The lower the rent, the bigger the vacancy rate, and hence less excuse for controls. The court found: "Vacancies in the lowest rental areas are 4.6%; in the \$25 to \$49.99 rental group the rate is 4.2%; in low rent areas occupied predominantly by non-whites, vacancies rise to 5.1%; in the classification where non-whites constitute 10 to 49.99% of the group, vacancy rate is 5.6%. The lowest percentages are in the high rent areas, and in those areas occupied by a predominantly white population."

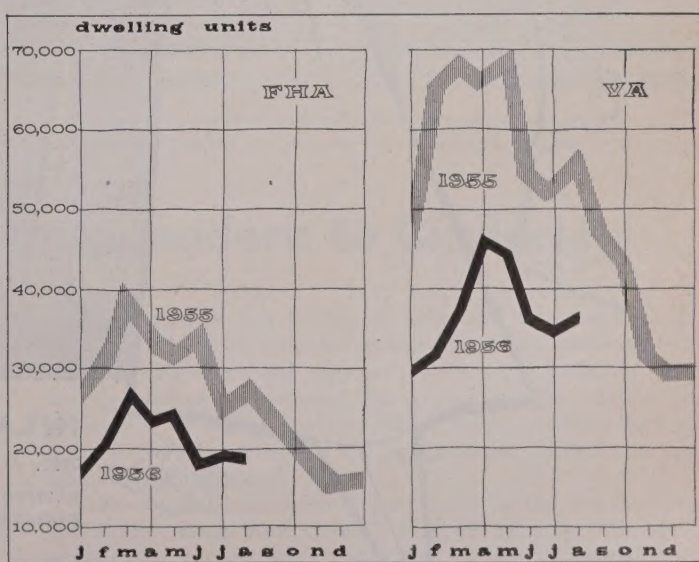
The court's summation: without facts to establish an emergency, rent control is "regulation run mad."

*Four states and 141 communities still have rent ceilings, according to NAREB statisticians. New York State has a local option law which expires, theoretically, next June 30. Connecticut has municipal option and New Jersey has just adopted a law which lets 35 of the state's 567 municipalities continue local option controls. Among them: Newark, Jersey City, Camden, Elizabeth, Trenton, Atlantic City. In Pennsylvania, only Philadelphia has rent controls. In most affected areas there are so many renters that politicians will not vote out controls.

NEWS continued on p. 55



Housing starts in August held steady at the July level, 101,000 units. But public housing accounted for only 500 of the total, so the seasonally adjusted annual rate went up to 1,110,000 units (compared to 1,070,000 in July). Thus prospects are a bit better for a 1956 total of 1.1 million starts. For the first eight months, starts are off 18% from last year. Dollarwise, the drop is only 11%.



FHA and VA applications on new housing showed a mixed trend in August. FHA applications fell 2% to 19,070 (from July's 19,484 level). VA appraisal requests were up 5% to 36,518. For the year so far, FHA applications are 30.3% below the 1955 level, VA requests 37% below, FHA and VA starts are running about 43% of total private starts, compared to 55% last year.

When modern gals inspect them
will your homes be selling you?

Easy-to-clean Milcor Casing Bead will please them

Who is more important to please in selling a home than the lady? No one — because she's the one who spends most of her hours there. She's the one who has to keep it neat, clean and liveable.

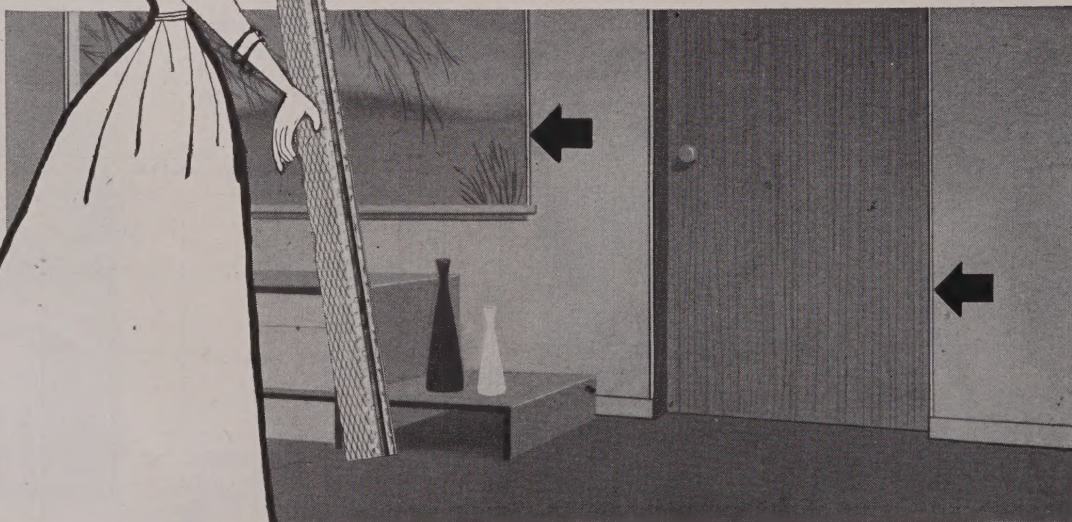
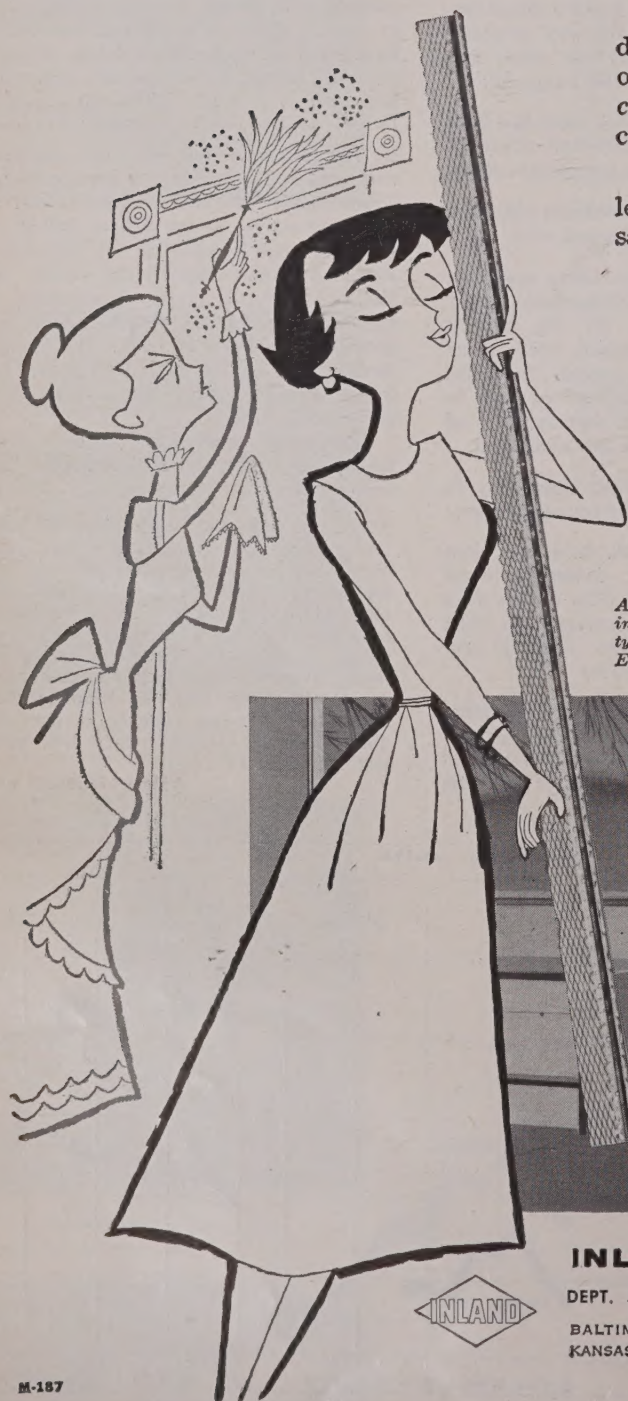
That's why she likes Milcor Casing Bead around doors, windows, and other wall openings. In the spirit of modern design, it blends into the plaster wall. It can't collect dust. And because it's made of steel, it can't crack, splinter, swell, warp, or mar under impact.

Savings in finishing make the final cost actually less than for wood casings. The finish requires no sanding, no filling, less painting.

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in solid-wing and expansion-wing
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M-187

HOUSING CAMERA

A two-page photo closeup of events of the month

Photos: Douglas M. Simmonds (before); Julius Shulman (after)



Indoor-outdoor patio vanished as three-bedroom, two-bath model for \$16,300 became rustic with eyebrows and false gables. Inside,



builders added a scalloped soffit over kitchen cabinets, switched fireplace from modern concrete block to used brick.



Bird-cage-topped model for \$16,300 was created by banishing fencing, adding eyebrows, switching to double-hung windows, adding



pullman to hall bath, changing fireplace from norman brick to used brick. Say the builders: "People today . . . don't want to feel exposed."



Architects redesigned this model into the \$16,050 version at the right, which comes with lattice work on the garage. Other changes



included raising windows and redesign of the interior. Builders plan only 22% of tract as rock-roof ranch models like these.



Shed-roofed garage gave way to conventional low-pitch roof in fourth model. Builders removed a bedroom wall to change from four-



bedroom to three-bedroom-plus-family-room house. (Price: \$15,800.) Both ranch models are for-sale with Cinderella facades (not shown).

Sales jump as tract converts from modern to Cinderella

When Big Builders Jerry Snyder and Max Levine (1,530 houses in 1955) found almost no takers for a new Orange County, Calif. subdivision of handsomely modern homes, they redesigned most of them into Cinderella style.

Result: where four contemporary models had drawn thousands of lookers in two weekends but only eight sales inquiries, the Cinderella versions of the same houses bagged 37 sales in two weekends (and modified modern re-dos netted another six).

What buyers in sales-slumped Orange County want today, insist Snyder and Levine, is a medium-priced, well built traditional house, with emphasis on space instead of appliances. "There isn't a good house [i.e., one that meets these specifications] in Orange County that isn't selling," they say. "We felt we didn't have to hide behind the skirts of an 'area that isn't selling.' We spent a great deal of time talking with people when we first opened the houses and we are giving them what they asked for."

In all models, the bosses of Midwood Construction Co. removed glass gables, removed washer-dryers and dishwashers (leaving a double-oven and disposer as the only built-ins), changed marble pullman to ceramic tile in master baths, shifted kitchen cabinets from sliding doors to hinged doors, removed floor-to-ceiling glass. They substituted sliding aluminum doors in the rear for fixed French doors.

Midwood kept the original floor plans by the architects, except for a few minor wall changes in some models. The architects declined to convert their modernity to rustic. So Joe Hubbard, onetime movie studio designer who now works for Midwood, did the storybook-style visions—adding eyebrows and upswept eaves, gables, hand-sawed rafters, and corbels. The architects jazzed up two models that remain somewhat contemporary, are still designing modern homes for Midwood.

continued on p. 58

Paddock Hills
—New 1100-home St. Louis County
Development being equipped with
Emerson-Electric ventilators.

Builder:
Mayer-Raisher-Mayer Construction Co.

Architect:
Robert Elkington, A.I.A.

Electrical Contractor:
E. A. Koeneman Electric Co.



Add selling power to homes like this with new Emerson-Electric ventilators

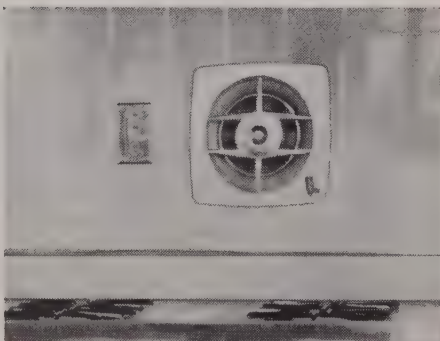
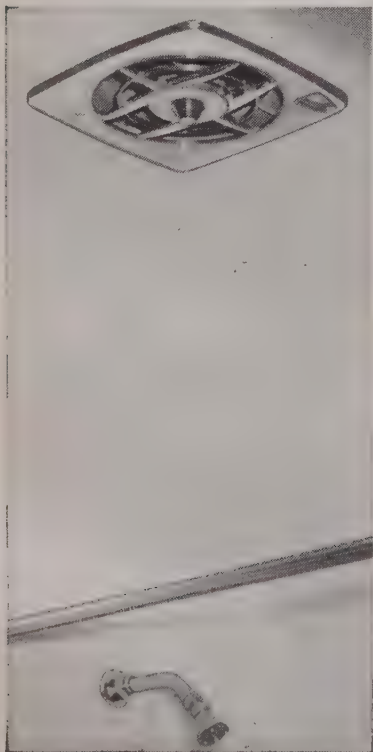
Quality, performance and lasting beauty—that's the "strong-sell" story of the new competitively priced Emerson-Electric 8-inch ACTIVE-AIR ventilator for kitchens, bathrooms, utility rooms.

Housing project developers and custom builders take advantage of the selling power of the famous Emerson-Electric 66-year reputation. They know that buyers are

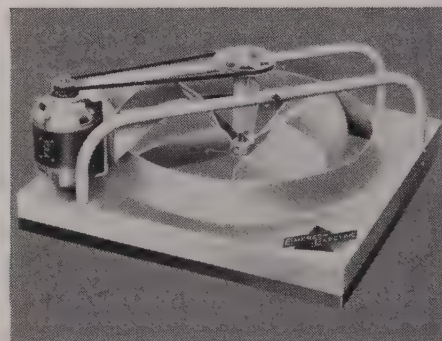
influenced by what they see—that the Emerson-Electric trademark and the 5-Year Factory-to-User Guarantee gives the installation added value.

Write for complete data on Emerson Electric ventilators and attic, ceiling and exhaust fans. Ask for Fan Bulletin No. 1033 today. THE EMERSON ELECTRIC MFG. CO., ST. LOUIS 21, MISSOURI.

Typical ceiling installation in bathroom—helps expel moisture and prevent condensation.



New Emerson-Electric 8" ACTIVE-AIR ventilator, with its mirror-finish grille, appeals to home buyers. Whisks out kitchen odors, heat, steam.

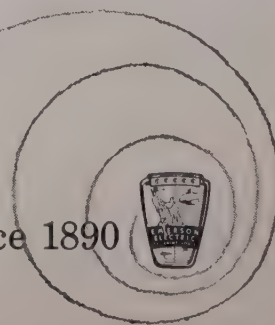


New 24" and 30" Emerson-Electric ACTIVE-AIR attic fans are designed to be installed in narrow hallways and low-headroom attics.

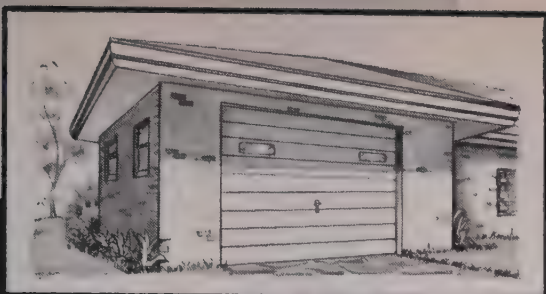
Backed by the FAMOUS 5-YEAR
Factory-to-User GUARANTEE at no extra charge

Emerson-Electric

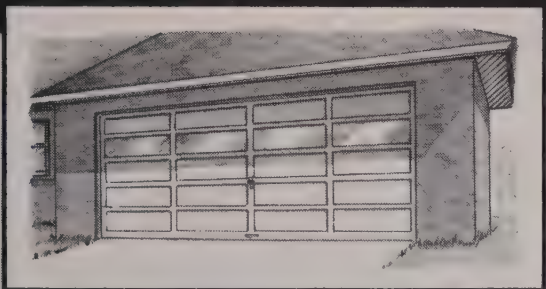
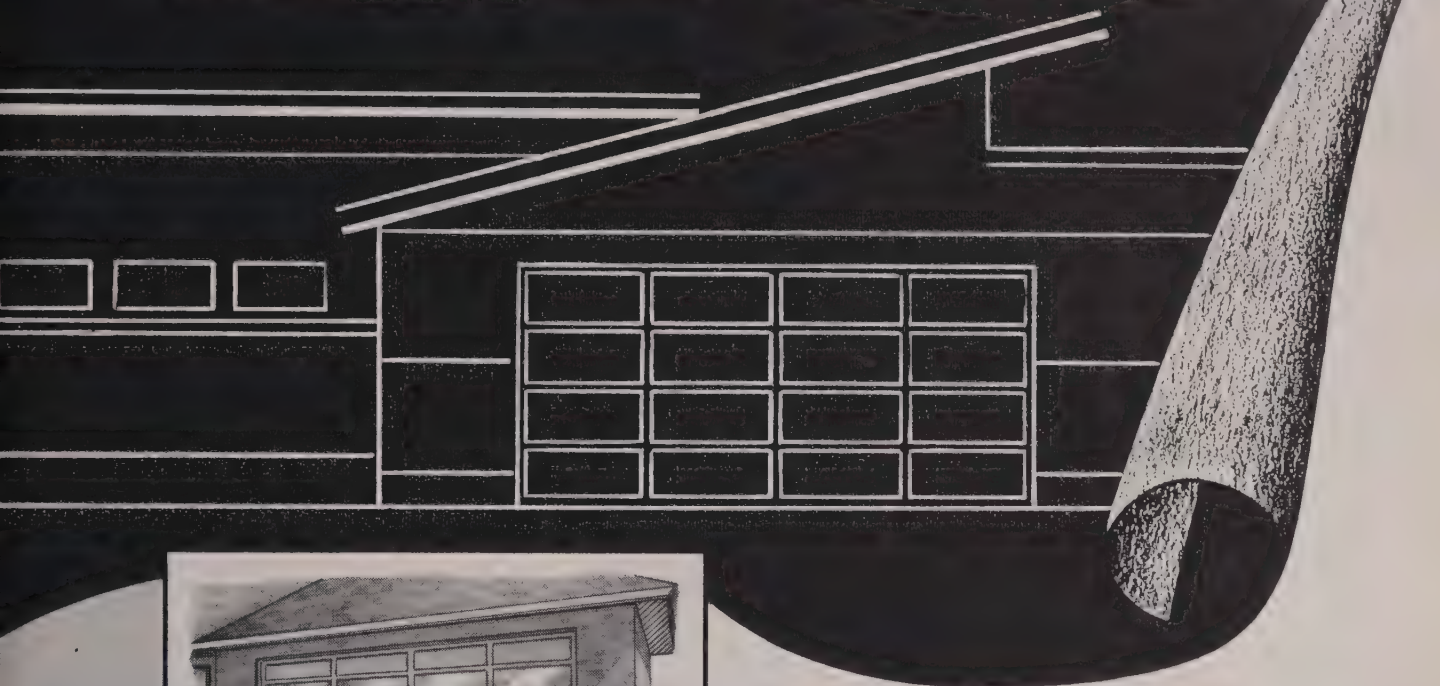
of St. Louis • Since 1890



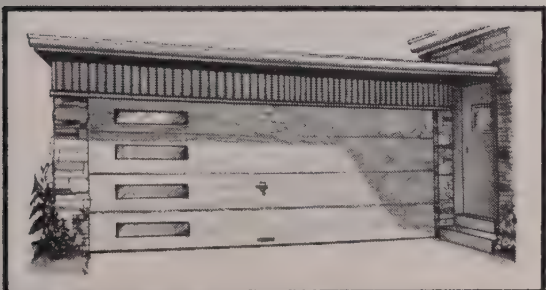
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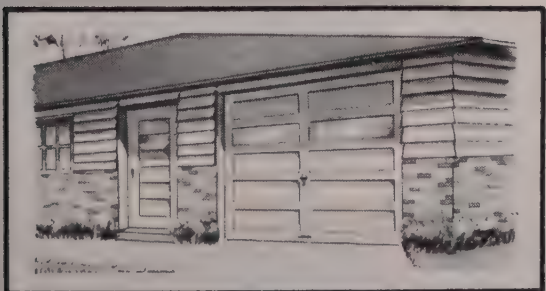
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Windsor Sectional Doors are available in *all sizes*, with standard sizes in stock for immediate shipment. Made of top quality Douglas Fir, these doors are assembled with hardwood dowels and waterproof glue, shipped sanded and ready for paint. Heavy gauge steel hinges, graduated in size, assure a *snug fit against jamb* when doors are fully closed. Extra heavy hardware, oil tempered springs and weathertight seals are yours *at no extra cost* when you buy Windsor Sectional Doors from Morgan-Wightman. Furnished with either Extension or Torsion type springs as you prefer.

Windsor One-Piece Doors are available in *all popular sizes*, Steel or Wood. Steel Doors are *zinc-coated*, vigorously resistant to rust and corrosion... shipped complete with hardware and rubber seal strip. Our Wood One-Piece Doors are made of the finest Ponderosa Pine, *toxic treated*, and come with weatherstrip, locks and the famous Frantz "Over-the-Top" Hardware.

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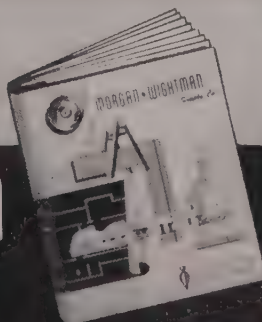
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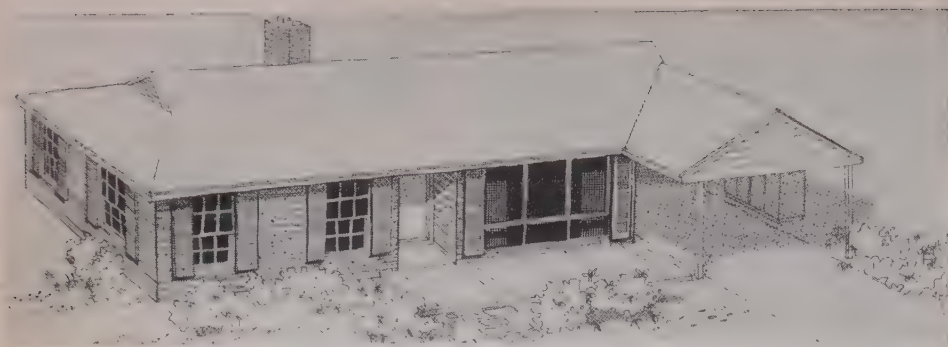
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Joe Haverstick's concept of 1956's best seller

What kind of house is selling best in the US?

Editors of *HOUSE & HOME* put that question last month to NAHB President Joseph B. Haverstick—a man who may well have looked



at more builder-houses in more places in the US in 1956 than anyone else.

Haverstick gave this description, explaining that it applies about everywhere but California: a modern-colonial, handsome but conservative. It has a masonry exterior with some wood trim—perhaps shutters. It is one-story with a low pitched roof, gabled or hipped or a combination of both.

The home is contemporary inside with an open plan. It has three bedrooms with a bath and a half or a single compartmented bath. It has a separate foyer and a family room. Price range: \$14,000 to \$18,000.

When *HOUSE & HOME* sent Artist Ara Derderian sketches (above) based on the NAHB chief's concept to Haverstick for approval, he agreed: "This plan has the typical basic wants of today's buyer. I think enough of it to have my architect work it over."



Theodore Rosumalski, Milwaukee Journal

Milwaukee builder wins parade of homes prize with copied plan

Judges of Milwaukee's July parade of homes awarded the tri-level (left) built by Nordale Realty Co. top prize for best exterior and interior design among larger homes.

Last month, Nordale President Harris K.

Evans admitted the design was actually based on a \$40,000 house (right) designed and built by Oshkosh, Wis., Architects Theodore H. Irion and Leonard H. Reinke. They had threatened a plagiarism suit.

Evans settled by paying Irion and Reinke an architect's fee, blamed his troubles on a draftsman, Robert D. Piltz, who visited the Oshkosh house while it was being built, measured it and recreated it.

National Homes unveils \$7,500 'workingman's house'

National Homes celebrated delivery of its 100,000th house last month by unveiling a new \$7,500 (plus land) model "for the workingman."

President James R. Price calls it the "most house for the money we've ever built." Big reason: it is also the most factory-fabricated, can be erected by six men in 4½ days from the slab vs. the 16 days required for the average prefab from the nation's biggest prefab firm. Plumbing and corner studs are prefabricated. Soffits are factory applied for the first time. Wood trim is factory painted. Wall panels require only taping. Ceilings are pre-finished gypsum.

No stripped-down shell, National's Delray is 28' instead of the usual 24' deep, has three bedrooms in its 903 sq. ft. Architect: Charles Goodman. Price says dealers should be able to offer it for \$9,000 on a \$1,500 lot.

National showed the 175 newsmen and dignitaries who gathered at its Lafayette,

Ind. plant for the celebration two other new homes: its 1,126 sq. ft. Sweetbrier priced at \$10,900 (plus land), and a 7,500 sq. ft. luxury house (Jim Price's own) that cost \$125,000. Price's Goodman-designed house has a structure built almost entirely of stock prefab panels made by National. Price said it incorporates ideas which will eventually be carried into National models offered the public.

In the Sweetbrier, modernist Goodman diverges from the clean-lined, sharp-angled design that has marked his past work to add lattice work and scalloped eaves along the front porch (see photo).

National completed its 100,000th home only three years and two months after finishing its 50,000th. From a start in 1940 with \$12,500 in capital, Price has built National into a firm with \$23,305,675 in revenue on sales of 7,752 units in the first half of this year alone.

NEWS continued on p. 61



New Delray is priced at \$7,500, minus land, is National's "most prefabricated" home.



Sweetbrier introduces scallops to roof line, front porch trellis; is priced at \$10,900.



Claim of \$2,000 price cut sells only 4 homes in L.A.

Even a claim of a \$2,000 price cut failed to help a Los Angeles builder unload his unsold inventory of 17 homes. Joseph H. Collins, owner of Valley Vista Homes near La Puente, ran this two-column advertisement in the Sunday *LA Times*.

Actually he offered no price cut only the argument that the house is now worth \$2,000 more than the \$10,550 selling price set by VA in 1955. The ad sold only four homes but scared builders who fear a wave of desperation price cutting on unsold homes.

BUILDERS' PLANS FOR 1957:

Many shifting to costlier models, but trend is mixed

What are home builders planning in 1957 in light of today's mortgage crisis and unpredictable markets?

HOUSE & HOME editors and correspondents talked to more than 50 leading builders across the nation last month to find some answers. These facts were immediately apparent:

- ▶ Most builders expect to build about the same number of units, the same size, in the same price range as they are building this year.
- ▶ Builders who do plan a major shift in their operations next year are not all going the same way—again pointing up the criss-crossing nature and importance of the local market.
- ▶ Most common shift will be to a higher price range. But while some builders were planning better homes for higher prices, others said they would raise prices simply to cover higher building, land and development costs.

Here are 10 representative—and differing—approaches to 1957 as outlined by 10 builders whom other builders follow:

Moffett Studio



George Arquilla of Chicago. He will start 200 homes this year, hopes to hold this same pace in 1957. He started 250 in his best year, 1955.

Arquilla will put more emphasis on the middle price range in the belief that housing for the white collar worker and young executive has been overlooked in Chicago. His price range this year is \$16,950 to \$30,000. Next year he will build most of his homes in the \$16,950 range, only a few over \$20,000.

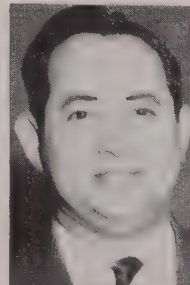
Fabian Bachrach



Joseph Meyerhoff of Baltimore will start 680 homes this year. He built 580 in 1955 and hopes to start 643 in 1957. (200 of his '56 starts were on '55 sales.)

Meyerhoff's outlook has one black cloud: new regulations requiring builders to pay cost of reinforcing sewer and water mains leading to their developments and install storm sewers may add as much as \$1,000 to the cost of every new home in 1957.

Oscar & Associates



Maurice Fishman of Cleveland. With 100 starts planned this year Fishman expects to cut back to 75 in 1957. He started 150 in 1955.

A lower priced home in a notoriously high cost city is Fishman's aim for 1957. He says he will bring down prices from the \$20,000-\$25,000 bracket to \$18,000-\$19,000. Size will be pared, a half bath and a few extras will be eliminated.

Fishman insists: "We have to offer something at lower cost to avoid pricing ourselves out of the market."

Elson Alexandre



Diller-Kalsman of Los Angeles. Richard S. Diller reports his 1956 starts will hit 700 this year. He built 1,500 in 1955, expects to bounce back with 1,500 in 1957.

Diller-Kalsman will put more emphasis on traditional styling in 1957. Prices will be moved up from the bottom—\$14,000 to \$16,500. Top will remain at \$21,000.

H&H staff



Carl Mitnick of Merchantville, N.J. He will start 475 houses this year compared to 550 in 1955, but would venture no estimate of 1957 starts.

NAHB Treasurer Mitnick will revamp most of the nine model homes he is offering in Haddonfield, N.J. and Cape May, N.J. He explains: "A house is like a car—you can't sell last year's model." He tentatively plans to air condition his more expensive models.

Laughhead



Centex Construction Co. President Tom Lively expects Centex to build only 2,000 units this year, will start no more. 1957 plans hinge on mortgage market.

Centex, 1955's biggest builder (3,800-units), is partially offsetting its big drop in starts by building Capehart military housing units under contract. Lively's firm has two jobs totalling 680 units and will continue to bid on as many more projects as possible.

El Greco



Walter L. Tally of Atlanta. He built 127 homes in 1955, will start only 55 to 60 this year, is unsure about starts in 1957.

Tally will make a major design switch in 1957, from contemporary to period offering colonial, Cape Cod and even French provincial styles priced \$14,000 or less—the same price range in which he built contemporaries.

Aldon Construction Co. of Los Angeles, President Willard Woodrow expects to start 2,044 this year, compared to 2,093 in 1955. He plans 1,900 starts in 1957.

Aldon will widen its price range next year—going from \$13,150-\$17,000 to \$16,150-\$35,000. Aim: to attract a greater variety of buyers. Bottom price will rise because of higher costs, not just to upgrade.

Miami Herald



Cutler Ridge Development Co. of Miami. President David Blumberg plans 800 starts in 1957. He will start 500 this year, started 300 in 1955.

Cutler Ridge expects to benefit from a re-activated Air Force base 7 mi. away.

Blumberg will drop a \$10,000, two-bedroom, one-bath home from his line-up of models, add a four-bedroom, two-bath home in the \$15,000 price range. Reason: his homes in the \$14,000 to \$19,000 bracket outsold his lower priced models three to one this year.

NEWS continued on p. 64

What's a "Fish Bowl"

Got to do with Insulation?



You can easily make this demonstration unit yourself! Just build a 24" x 12" frame out of 1" x 6" lumber. Staple 16" standard Balsam-Wool to the top, as shown. Fill with water—and for interest, add fish.

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You probably won't equip each house you build with such a "fish bowl"...but you can merchandise the *extra value* of Balsam-Wool's quality insulation features:

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HOUSING POLICY:

American Legion leans to flexible VA interest rate

The American Legion—long an advocate of firm Congressional control over VA interest-rate ceilings—shows signs of leaning toward a flexible-interest formula.

At their Los Angeles convention last month, Legionnaires empowered National Commander W. C. Daniel to appoint a five-man committee to consult with federal housing and money officials on how to “assure a flow of GI home loan funds under private auspices.” The committee will report to the Legion’s executive committee next spring.

This is the same formula that savings and loan leaders used (they make no secret of their leadership of the Legion’s housing policies), to prevent the Legion from fighting a boost in the VA rate from 4 to 4½% in 1953. This time, said one member of the Legion economic committee, the study group will seek a formula for flexible VA rates.

The Legion also endorsed a flexible cut-off date for VA home loans for World War II veterans. It urged that each veteran get one month of loan eligibility beyond the new July 25, 1958 expiration date for each month of World War II service, subject to an overriding cut-off of June 30, 1962.

Housing no campaign issue despite Democratic efforts

Democrats apparently would like to make housing policy a minor campaign issue, but;

1. The Republicans have shown no inclination to argue the point, and

2. The nation is too well housed for renewal and public housing controversy to command much popular interest.

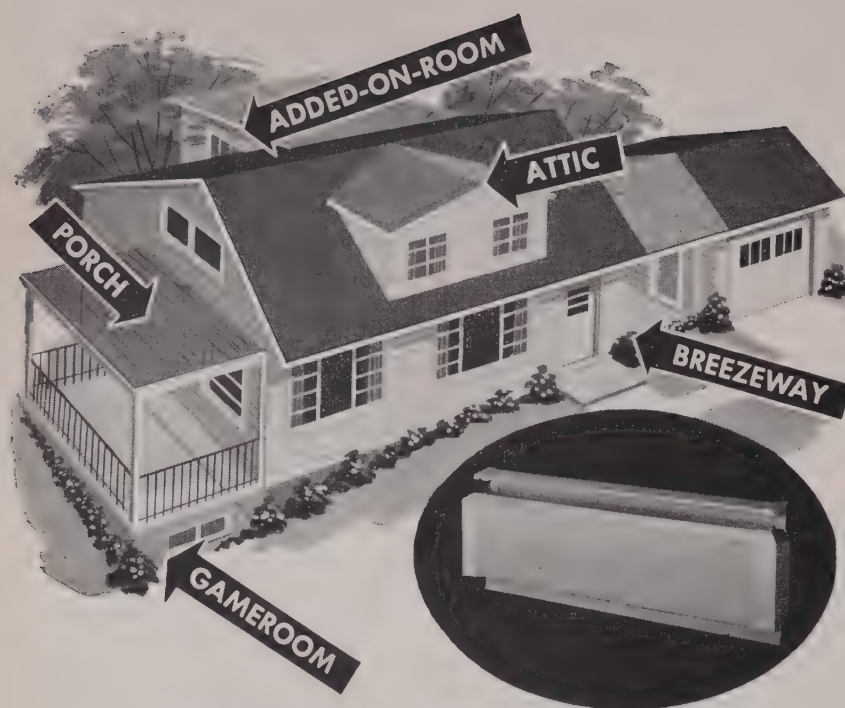
The GOP housing plank is non-committal. It consists of a single sentence: “We have supported measures that have made more housing available than ever before in history, reduced urban slums in local-federal partnership and authorized additional low-rent public housing.”

The longer Democratic plank attacks many a program backed by private housers, supports public-subsidy as a cure for housing problems. It pledges “revival of the basic housing program” in the Housing Act of 1949 (i.e. 800,000 public housing units), a new middle income and aged housing program, bigger federal subsidies for renewal and redevelopment, more aid to cities and suburbs for planning. It also promises to “re-direct” FHA and VA programs “in the interest of the home owner” and pledges to keep “low-interest housing credit consistent with the expanding housing needs of the nation.”

In a talk to the American Municipal Assn. last November, Adlai Stevenson added these views: 1) “The need for public housing is not diminishing, nor is it likely to,” and 2) “The beginning point of any healthy urban conservation and renewal program has to be public housing. . . .”

Despite the far friendlier tone toward private housing of the Republican platform, industry lobbyists say it was not all clear sailing at the San Francisco GOP convention. Both Sens. Prescott Bush (R, Conn.) and Irving M. Ives (R, N.Y.) wanted a strong public housing plank included. Realtors are reasonably satisfied with the compromise that emerged. The platform deals with public housing in the past tense, does not hold it forth as a solution to today’s problems.

NEWS continued on p. 66



CHROMALOX

Electric Baseboard Heating makes home modernization a bigger bargain!

If heating added-on-rooms, gamerooms, finished attics, closed-in porches and breezeways has been a snag in your remodeling business, it will pay you to investigate Chromalox Electric Baseboard Heating right now. Many contractors and builders have found it to be the perfect answer for tricky remodeling jobs . . . and home owners appreciate the savings in installed cost.

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New Homes by Cincinnati's Raeburn Construction Co. feature low roofs, no attics. Inset: Alfol in typical wall installation.

"Alfol gives the most effective job . . . in the least man-hours of installation!"



Pacing the Cincinnati market for better homes, Raeburn Construction Co. specializes in low-slung, modern designs—low roofed and atticless. Quality built throughout, Raeburn homes are insulated with Borg-Warner's Alfol Reflective Insulation.

"For the type of homes we build," writes owner Stuart L. Faber, "we wanted the best in winter insulation, along with a super-efficient summer insulation that cools quickly in the evening, won't give off heat all night. Reflective insulation was the only logical choice."

Efficiency the prime factor

"And in 10 years experience with various reflective makes, we have found that Alfol gives the neatest, most effective job . . . in the least man-hours of installation!"

Naturally, Mr. Faber also welcomes the initial savings provided by Alfol, and the handling ease made possible by its remarkable compactness. But the primary factor was efficiency: "Our Alfol choice has already been justified," writes Mr. Faber, "by the comments of our new owners."

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of multiple aluminum foil sheets that space themselves automatically on application, reflect 95% of all radiant heat. A tough duplex and kraft backing is built in to offer full application support, provide a positive vapor barrier.

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NAHB, S&L leaders hold annual unity meeting

The annual get-together of NAHB and US Savings & Loan League leaders—started at the prompting of HOUSE & HOME in 1955—was held in Chicago last month.

After the meeting, S&L President Walter Dreier told the New England Federal Savings League he was pleased with the progress toward industry unity. Said he: "I find we are not thinking too far apart. If we cooperate and try to work with one another, I think we can find a common ground."

Actually, no agreement was reached on anything at the conference—partly because the home builder representatives disagreed among themselves.

NAHB Delegate Tom Coogan took the S&L League to task for their program of financing only better housing. He championed the cause of the low cost home only to have NAHB President Joseph Haverstick demur: "We can't even build a house for less than \$10,000 any more. Why try to get financing for it." NAHB Vice President Nels Severin agreed.

While S&L men listened, NAHB brass proceeded to disagree on another subject: should FHA and VA put an allowance for mortgage discounts in their appraisals?

On one point the builders were unanimous: they oppose letting S&Ls buy land and develop it for sale to builders. They objected less strenuously to letting S&Ls lend up to 5% of their assets for land development.

California courts award damages for design theft

Two California courts have ruled again that copyright of a home design protects it against piracy.

In one case, a Los Angeles superior court granted a permanent injunction to Vandruff Homes, Inc. preventing four other LA builders and four individuals from building copies of Vandruff's successful Cinderella Home. Vandruff was also awarded \$4,440 in damages.

Vandruff has been licensing other builders to use the copyrighted exterior design and floor plan of his Cinderella home for \$115 per house. He accused the defendants of building 12 duplexes and 20 houses in Orange and Los Angeles Counties which were virtual duplicates of the Cinderella design though they had not been licensed by Vandruff.

Defendants were: Hub City Construction Co., Dasco Co., Dohrman-Scott Investment Co., Bill Curren Corp., Paul G. Dohrman, C. Paul Scott, William Stevens Curren and Edward Elver Carver.

In another Los Angeles case, General Contractor Bent H. Cardan was awarded \$50,000 in damages by a superior court jury which found that three defendants had illegally copied his plans for an apartment house.

Tax pool plan proposed to solve facilities problem

NAHB's newest answer to the community facilities headache is a tax pool—an areawide collection of taxes without regard to political boundaries to finance the facilities needed in fast-growing but tax-poor residential areas.

Frederick E. Wegner, NAHB's new community facilities staffer, told the International City Managers Assn. in Banff, Canada: "It makes absolutely no sense for 10,000 people to work in manufacturing in Community A and then try to support the schools they need for their children in Community B which consists of only homes."

NEWS continued on p. 69

SAVINGS & LOANS:

Does administration mean to slow down S&L expansion? New rules give hints

A government clampdown on the booming S&L industry seems to be in the making.

So far, only the first signs are visible of what some S&L leaders believe may be a major, long-range turn away from the uniquely favorable legislative position S&Ls have enjoyed for 24 years.

Evidence No. 1 is appointment of a commercial banker, Albert J. Robertson, as chairman of the Home Loan Bank Board succeeding S&L Executive Walter McAllister (see People, p. 83).

Evidence No. 2 is a new order from the Home Loan Bank Board prohibiting giveaways costing more than \$2.50 to help lure new savings accounts—regardless of the size of the account or additional deposit.*

Evidence No. 3 is a proposed regulation to crack down even harder on the S&L industry's competition for highly profitable savings. McAllister, during his last mid-September week on the board, was trying to put through an order prohibiting federal S&Ls from counting loan fees as current income. Instead, McAllister would have required S&Ls to spread them over a five-year period.

This would have been a technical maneuver but one with profound consequences for the very S&Ls administration money managers may want to throttle: those which are bidding up interest rates in the West in a frantic scramble for more and more shareholders. Many of these associations have been helping defray the cost of high interest rates by collecting big origination and construction loan

fees (one HOUSE & HOME reader complained of a 20% fee for extending a construction loan last month).

If S&Ls cannot add origination fees to current income it will slow growth of their assets and thus restrict the amount they can lend. This presumably would dampen the incentive to keep boosting interest rates on deposits.

Theory behind the crackdown is that part of the big fee for a combination GI-origination-construction loan is to offset below-the-market yield on the VA interest rate. On that basis, it is logical that the income from the fee should be spread over the life of the loan.

Savings brokers raiding eastern, southern S&Ls

Savings & loan leaders have declared war on savings raiders.

The raiders, a new breed of money broker, solicit savings in one area for delivery to an S&L in another area paying a high rate of interest. Most brokers operate in the East and South, taking the savings to the Southwest and Far West, where a 4% interest rate is common on moneys kept on deposit a year. They usually rent a desk in a local real estate office and advertise for savings in local newspapers.

The broker gets a 1% commission from the S&L for getting the money—bringing the total cost of the money to 5%. To pay such a high price, these S&Ls now specialize in high priced construction loans—discounts running as high as 10%.

President Walter Dreier of the US Savings & Loan League warned last month that the raids are disrupting the money markets in many small cities where conservative S&Ls are being forced to raise dividend rates and,

ARE THE BRAKES INTENTIONAL?

Is appointment of banker Albert J. Robertson to head the Home Loan Bank Board the start of a deliberate push to put the brakes on S&L expansion? (Between 1950 and 1955, S&L assets zoomed from \$16.9 to \$40 billion while savings bank assets rose only from \$21.5 to \$31.4 billion.) Commented New York's Journal of Commerce last month:

"A shudder went through the S&L business when the appointment [of Robertson] was announced. Since S&Ls and the banks have been at war, there were questions raised, privately, as to whether the administration realized what it was doing when it chose Mr. Robertson for the job.

"It did. The choice was intentional, and the decision was made at almost the highest level in the White House. A number of key figures in the administration, among them Budget Director Percival Brundage, an accountant by profession, and the assistant to the President, Sherman Adams, share the concern which has been felt by bankers that the S&Ls tend too aggressively to go after business, that their activities tend to push money rates up and, in general, that they're just growing too fast.

"When the administration succeeded in getting the resignation of Mr. Robertson's predecessor, Walter W. McAllister, who had pursued his own policies, pretty much independent of administration ideas, it went looking for a man more to its liking."

therefore, interest rates on loans. Worse, it has given some money brokers virtual control over large S&Ls in the West (because the brokers get proxies from their "investors"). This renders the S&L recipients of raider-deposits powerless to back away from their high dividend policies.

The USS&LL is supporting a proposed Home Loan Bank Board regulation to limit brokerage fees on solicited savings to ¼%. If it is put into effect, Dreier believes, most money brokers will find so little profit in savings raiding they will desist.

URBAN RENEWAL:

Huge renewal plan would raze 65,000 Baltimore homes

Would let Housing Authority swallow other agencies

"In the case of Baltimore's slums and crumbling downtown sections, . . . we have plenty of cheerleaders, public and private. . . . Yet the place keeps going to pot. . . . The real trouble is the lack of anything like centralized direction. . . . An effective attack on what ails Baltimore requires first a thorough revamping of the organization chart, so that responsibility can be focused and so that responsibility will have the requisite authority. There can't be one without the other."—Baltimore Sun.

Baltimore, whose pioneering slum rehabilitation efforts provided a model for hundreds of US cities to follow, has now come up with a sweeping plan to reorganize city government to make urban renewal work.

In effect, the \$900 million, 20-year plan would have Baltimore's Housing Authority (a power in the city while redevelopment and code enforcement lag and city planning is ineffective) swallow all elements of urban renewal. Technically, the plan calls for abolition of the Housing Authority, Redevelopment Commission and the Health Dept.'s housing bureau (now in charge of code enforcement)

in favor of a new Renewal & Housing Agency with vast powers. The new agency would aim at razing or improving 45% of the city's dwellings, to wipe out slums by 1976. This would mean leveling 65,000 homes—62,500 of them in the inner city. Another 80,000 would require rehabilitation, but only 28,000 of these lie in the inner city.

The big national significance of the 99-page study is that it calls for a more sweeping reorganization of city government than any proposed (let alone accomplished) to make renewal work. It will be widely studied by renewal experts everywhere.

Support at the top

Grandiose renewal plans are a dime a dozen. Baltimore's has a real chance for adoption. It won the immediate backing of Mayor Thomas D'Alesandro. "The most ambitious and essential project ever undertaken by the city," the Mayor said as he asked the city solicitor to prepare ordinances to carry it out. "If we fail, we will find blight infecting, touching or threatening every sector of the city."

The plan was drafted after eight months' and \$38,000 worth of study by a big-name board of experts picked by Baltimore's interim urban renewal co-ordinator, Oliver Winston,

who now describes himself as a "former public housing champion." They were aided by a staff of four plus three consultants. The board:

William L. C. Wheaton, chairman, director of the Institute for Urban Studies at the University of Pennsylvania; City Manager L. P. Cookingham of Kansas City, Mo.; Carl Feiss, Washington, D. C. planning and renewal consultant; Luther Gulick, president of the Institute of Public Administration, New York City (and former city administrator); John T. Howard, associate professor of city planning at MIT and Coleman Woodbury, West Cornwall, Conn. consultant on planning and metropolitan problems, author of the monumental "The Future of Cities and Urban Redevelopment."

On its staff: B. T. Fitzpatrick, former deputy HHFA administrator; Jack Meltzer, director of planning for the South East Chicago Commission which has been fighting slums in Chicago's embattled Hyde Park neighborhood (April, News); George Duggar, University of California public administration expert; Louis P. Dolbeare, Philadelphia planning consultant.

Financing problems?

Can the scheme be financed? Mayor D'Alesandro insists it can—by \$300 million from the city ("most of it can be met by public works expenditures which will be made

continued on p. 72

How builders can profit from big change in roof construction

Roof deck over open beam construction increasingly popular with home buyers



1. TEMLOK ROOF DECK SAVES UP TO \$250 PER HOUSE, SLICES LABOR TIME 50%

When you build with the new Armstrong Temlok Roof Deck, you're assured faster, simpler construction . . . with savings up to \$250 per house. That's because Temlok Roof Deck is a 4-in-1 material. It provides strong decking, complete roof insulation, vapor barrier, and finished ceiling in one installation. Your men have less material to handle, do less sawing and nailing, leave less waste. As a result, a 30' x 40' roof can be applied in 12 man hours compared to 24 with conventional materials.



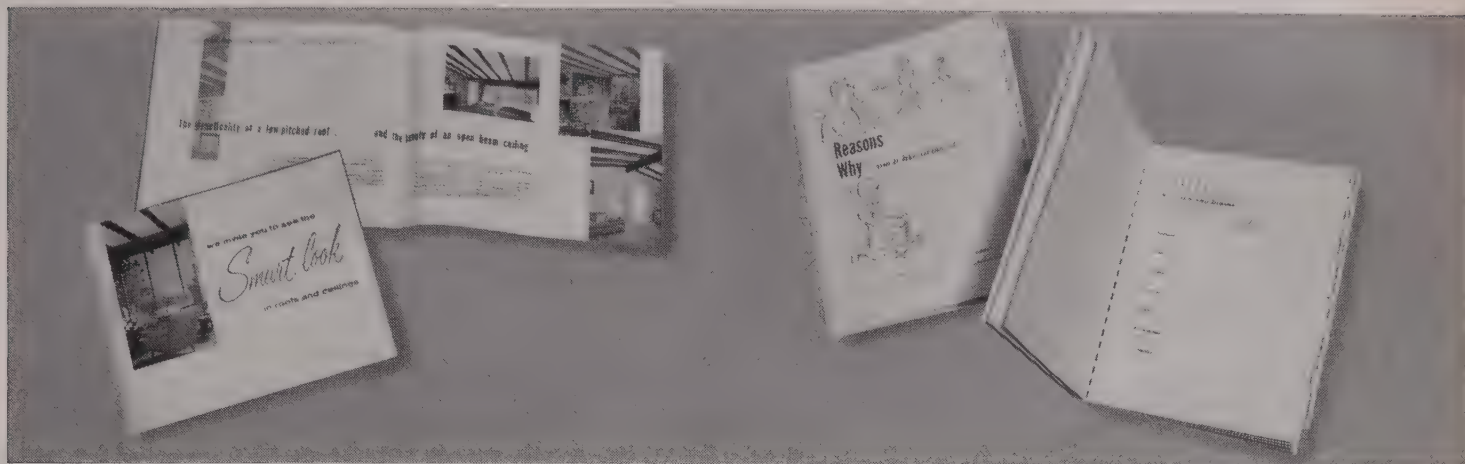
2. BEAUTY OF OPEN BEAM CEILING ATTRACTS BUYERS, SPEEDS SALES

Temlok Roof Deck does the same thing for your salesmen that it does for your carpenters—it makes their job easier. For Temlok gives them the powerful new sales feature of a beautiful open beam ceiling. Here is a rich-looking ceiling that prospects expect to find only in high-priced homes. It makes modern open-planned rooms look more spacious . . . yet blends equally well with both contemporary and traditional interiors. Temlok Roof Deck's insulation value also cuts heating and air-conditioning costs . . . and assures a strong, permanent roof that lasts the life of the house without cracking or warping.

3. NEW PROMOTIONAL PIECES TO HELP SALESMEN SELL

To help you and your salesmen make the most of the many advantages of Temlok Roof Deck, Armstrong has prepared the various promo-

tional pieces shown below. Each has a specific job to do. All will help put prospects in a buying mood. And all four pieces are *free*.

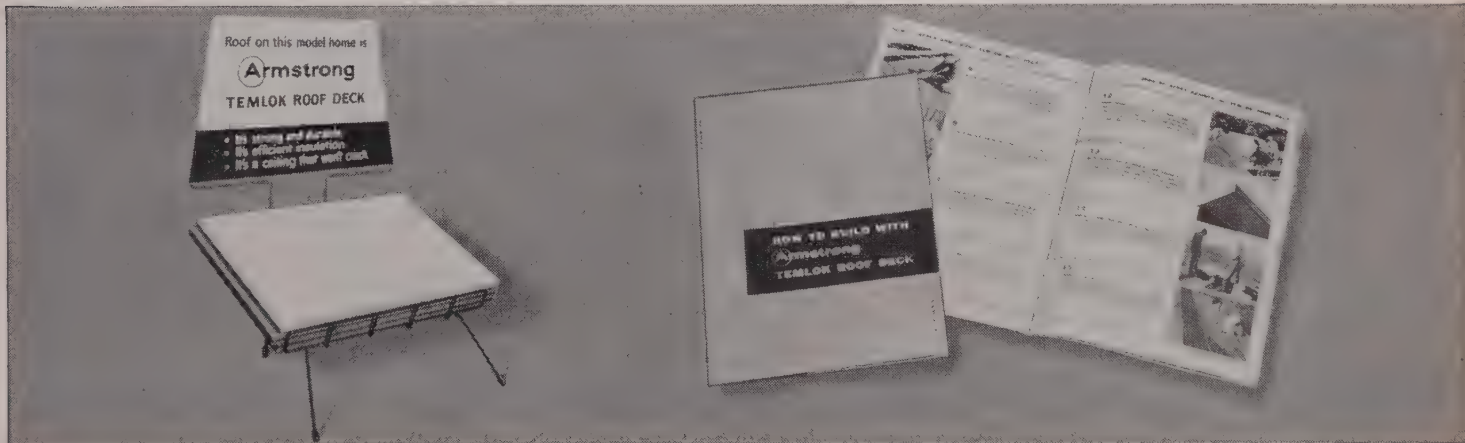


Personalized booklet for prospects

Make sure every prospect that goes through your house gets the complete story on the advantages of a house built with Temlok Roof Deck. This personalized booklet has your name and the name of the project imprinted on the front of the book without charge.

Selling portfolio for salesmen

Your salesmen will often refer to this valuable portfolio. It provides space for data about all the outstanding features of your homes. A page on Temlok Roof Deck answers many questions about this beautiful, practical roof-ceiling material.



Eye-catching display for model home

This smartly styled table display points up the chief advantages of Temlok Roof Deck. An actual sample of Temlok shows the sturdy construction and attractive ceiling finish. Display it prominently on your model home. Your salesman will find it a handy selling aid when talking to prospects.

Full story on roof deck construction

This concise 24-page booklet gives your designer and carpenters complete product information, test data, beam size and spacing charts, floor plans, photos of step-by-step application, and construction details. *Send today for your FREE copy of "How to Build with Temlok Roof Deck."* For information on the promotional kit, write to the Armstrong Cork Company, 3710 Sixth Street, Lancaster, Pennsylvania.

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in the bathroom*...

with **TILEMASTER** Plastic Wall Tile



*(in the kitchen too!)

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- Easier application makes installations quicker—more economical.
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Builders tell us that the turning point of many a home sale has been in the room decorated with Tilemaster plastic wall tile. All other things being equal, the gleaming Tilemaster walls turned the trick.

From the practical standpoint, Tilemaster offers you superior quality molded in America's widest variety of tile shapes and sizes. And the Tilemaster name, widely known through national advertising, gives you a valuable extra talking point.

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continued from p. 69

in any event") plus \$600 million in US renewal grants. Other Baltimore experts foresee some trouble: the city can raise \$300 million in 20 years, but can renewal beat off the schools and other claimants for the pot? Moreover, the plan will probably be accompanied by a city payroll tax.

One measure of how big the new Baltimore plan is: its framers ran into trouble drawing a line between operations of the proposed Renewal & Housing Agency, and just plain overall city government. Some important proposals:

▶ Neighborhood organization services of the planning department and community organizations services called "area projects" in the welfare department should be shifted to the R&H Agency.

▶ Baltimore's city charter should be revised to give incoming mayors power to appoint a majority of the board of the R&H Agency and of the city planning commission (which would be overhauled).

▶ The city's celebrated Housing Court should be given permanent standing by state law.

▶ The code-enforcing housing bureau of the Health Dept. should be "substantially expanded" when shifted to the new agency, but the Health Dept. should retain code development and rule-making powers.

▶ Commissioners of redevelopment, public housing and planning agencies should resign at once, so Baltimore can get started while it seeks a state law authorizing the R&H Agency.

"Baltimore's renewal activities," said the report of the experts, "are not keeping pace with the steady deterioration. Redevelopment is administratively bogged down. . . . Code enforcement has never been adequately tied into other renewal activities. . . . City planning has failed to keep pace with development of renewal concepts."

The same indictment can be written about most US cities, even those struggling against slum strangulation.

H&H comment: good remedy for Baltimore, not elsewhere

For all its scope, the Baltimore report pays only lip service to the notion that it might be possible to create a profit incentive so private enterprise would clear and prevent slums, thus saving millions in tax-supported expense. Instead, it focuses chiefly on ways that governments can wipe out slums for people, not ways people can be led to wipe out slums for themselves. Why this is so becomes clearer with a look at the composition of the panel of experts and consultants. Many are noted as supporters of public housing, and Winston, who picked them, is the man who has built Baltimore's Housing Authority into a real power in city government.

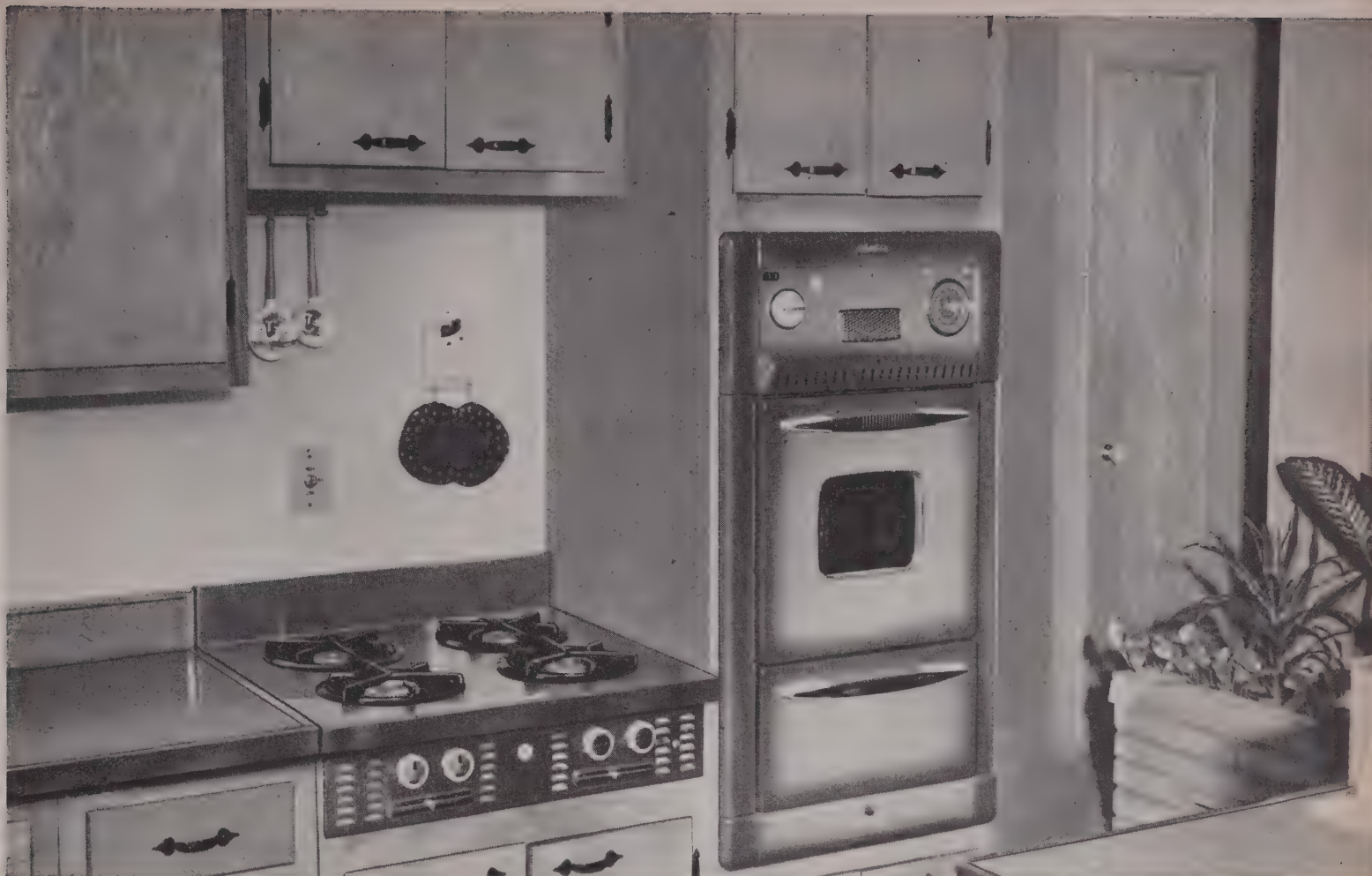
On the other hand, the study board's primary assignment was to draft a governmental arrangement to snap renewal out of the doldrums, not to suggest incentives for private capital or brakes for slum profiteers, which Baltimore has in good measure. Their recommendations are attuned to Baltimore's pressing need: to do what can be done now within the awkward framework of existing law. Said one Baltimorean: "This plan will build an empire—a public housing empire—for renewal. But we need an empire to get things done in Baltimore."

The big danger in the new Baltimore Plan is that it may be sold elsewhere as a general panacea. It is not.

Significant as the study is, it also reveals how much more thinking needs to be done.

NEWS continued on p. 74





Majority of Dunbar Homes feature kitchens like this—225 are built and sold each year

"My prospects show more interest in Suburban than any other single feature in the house,"

says President of Dunbar Homes

"When a prospect comes across the Suburban Built-In Range in one of our kitchens, she's usually easier to sell," says Roger G. Dunbar, President of Dunbar Homes and Secretary of the Toledo Association of Home Builders, Inc. "That's why the majority of Dunbar Homes have built-ins—all Suburban. I considered several built-ins, but found . . .



Roger G. Dunbar, President, R. G. Dunbar, Inc., Toledo, Ohio

... it had to be SUBURBAN

Dunbar Homes range from \$15,000 to \$30,000 and are found in Ottawa Estates, McKondin Heights, Parkview, Chevy Manor, Palma Orchards Extension and Edgehill. Current project is Elmhurst Park. Byrneway Park is planned for late 1956. Again, the majority of homes will feature built-in ranges, according to Mr. Dunbar—all Suburban.

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MATERIALS & PRICES:

Cost of home building still going up; 2 to 4% increase predicted by Jan. 1

The cost of construction—already inflated 5% above a year ago—is still going up faster than any other price index in the economy.

All experts agree that labor, materials and land improvement costs will continue to rise. Predicts Col. E. J. Boeckh, the Washington, D.C. cost analyst: "Nothing on the horizon gives hope for any halt in the upward trend of building costs. It would seem that a prudent man should anticipate a rise during the remainder of the year somewhere in the range of 2 to 4% over the mid-year level."

Sources of the upward pressure are many fold: higher steel prices, higher wages (boosts are averaging 10% this year), the tremendous demand for materials on heavy construction work and stiffer subdivision requirements imposed by local government. Anthony S. Zummo, president of the Long Island Home Builders Institute, estimates building costs are soaring 1% a month.

Most or all of the increased cost of home building apparently will be passed along to home buyers in the form of higher prices.

More and more builders insist they cannot absorb any more of the zooming cost of building despite today's hard-sell market. In the past year builders have shaved profit margins and squeezed operating costs to help hold down house prices. Now, they contend there's no room left for further absorption.

How much will home prices go up? Builders queried in HOUSE & HOME's 1957-outlook survey (p. 61) expect increases to average \$500 a house. Some builders are beginning to fear a bad psychological reaction from the buying public, which may feel it does not get its money's worth for new homes. Joseph Meyerhoff, Baltimore's biggest builder, says he is concerned whether people will buy a home in 1957 which would have cost them \$500 less in 1956.

Prices on some homes may go up even more than \$500 as they feel the twin effects of higher building costs and paying for more community facilities, builders told H&H.

Utilities and facilities requirements are being raised in many cities. Los Angeles now requires builders to buy and install street lights. Builders outside Baltimore must put in storm sewers and probably will soon be asked to pay the cost of reinforcing sewer and water mains leading to their projects.



Building materials prices hit a new all-time high, 131.6, in August, after hovering through June and July at 130.6. Lumber prices sank, and plywood plunged below its 1947-49 level. But prices of heating equipment, metal doors and trim, concrete and clay products moved up. Except for two brief dips, materials prices have now been rising since July 1954.

Lumber mill shutdowns feared as prices sink

Possibility of large-scale shutdowns in western lumber mills grew strong late in September as plywood prices continued to plummet.

Big Georgia-Pacific Corp. led the latest cut, reducing price of 1/4" AD index plywood (sanded on one side) from \$72M to \$67M. Last March, it cost \$90M.

At the same time, Georgia-Pacific slashed 3/4" AD \$17M and in exterior plywood \$15M. Georgia-Pacific officials said their new price is possible because of low-cost stumpage, that they can still make money.

For most mills, however, the cost of logs—bought a year or more ago at high prices—is still too high to cut prices below \$72M.

"We're not going to give our trees away," explains an executive of a big Northwest plywood firm.

Lumbermen believe a shut-down would probably stabilize prices just above present levels. Many mills have already cut production sharply in an effort to keep prices from dropping more.

Harried dealers blame lumber's troubles on housing's slump.

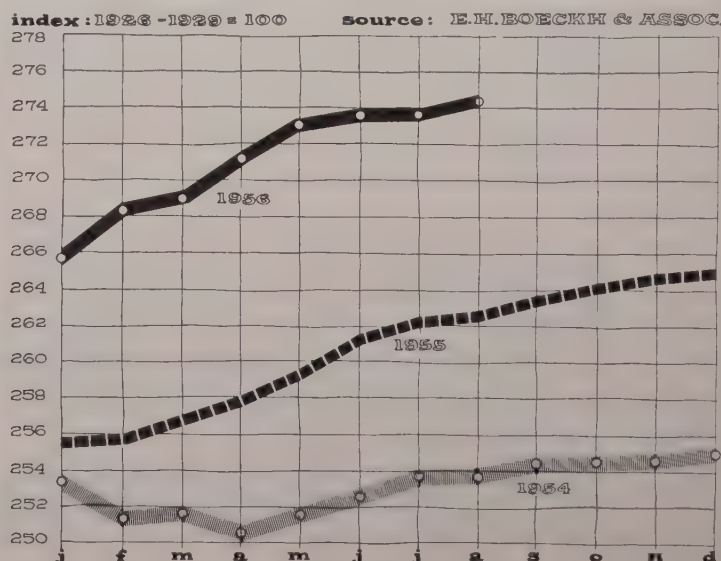
"The green fir dimension market is so soft it's pitiful," says a Portland, Ore. wholesaler. "There's so little market because so few houses are being built. Retail yards that have been customers of ours can't pay their bills because the contractor owes them money and he, in turn, can't sell his houses."

Kiln dried dimension, which would normally be \$10 to \$12 above green, is selling at \$19 to \$20 more. But it should follow the price decline of green if production increases.

Price of cement across much of the country has jumped another 15 to 20¢ per bbl.

Cement makers said they were forced to raise prices again (a 10¢ per bbl. hike was made last winter) because of increased cost of labor and coal.

Most common price in the nation now is \$3.20 per bbl. though it is as high as \$3.40 in a few localities.



Boeckh's building cost index—for residential structures—rose another 0.5 point in August to 274.4. Chief reasons: plumbing and heating costs moved up 0.3 point and asphalt jumped nearly 4 points. The full effect of the rise in steel prices has not yet been passed on to the materials' producers. So the outlook is for more rise in building costs in the next several months.

Norman Hunt advises home buyers how to check costs

Cost Analyst Norman H. Hunt has just come up with some penetrating advice for the public on how to check the cost of homes they buy or build.

Hunt, for six years chief construction cost examiner in FHA's New York City office, was forced to retire last year after he authored a book on costs for the trade (Sept. '55, News). His exercise of free speech violated an FHA rule barring its employees from such citizen's rights except with official permission.

Hunt's newest effort is included in a 128-page house plan book issued by Homes for Living Plan Service of (89-51 164th St.) Jamaica, N. Y.

Its very issuance is a warning to builders that today's home buyer is growing more cost conscious, and is taking steps to get himself educated on why homes seem to cost so much more than they should.

Hunt starts with a base sq. ft. cost for a one-bath ranch (\$10.50), a split-level, (\$11), Cape Cod (\$11.50) and 2-story house (\$10.25 1st floor, \$8.50 2nd floor). These figures are based on standard types of construction and specifications on Long Island.

Readers are instructed to multiply square footage for the home they're interested in by the appropriate base cost.

For other items, Hunt lists precise figures, such as these for the ranch-style home: extra 40 sq. ft. baths, \$900 (add \$12 per sq. ft. over 40 ft.); basement, 85¢ sq. ft.; attached 1-car garage, \$925; attached two-car garage, \$1,400; covered porches, \$4.75 sq. ft.; terraces, \$3.50 sq. ft.; standard fireplace, \$475.

This total is multiplied by an appropriate locality adjustment factor. Hunt advises that 10% be added for legal and design fees, title closing, construction loan interest, insurance, landscaping, taxes, utilities' installation and survey. He urges another 10% for leeway. The grand total should be a generous estimate of the actual construction cost of the home, exclusive of land.

Hunt's locality adjustments generally follow the 1955 FHA figures, converted to percentages. Thus he calls Phoenix 19% cheaper than Long Island and Springfield, Ill. 20% more costly.

Uniform ratings adopted for window cooling units

Manufacturers of room air conditioners have agreed on a uniform system of comparing cooling capacity.

It is likely that the same system will eventually be adopted for central cooling units, according to officials of the Air Conditioning and Refrigeration Institute.

Instead of rating room conditioners on the basis of tons of cooling capacity, they will be compared in terms of Btus (British Thermal Units). For air-conditioning purposes, a Btu is the amount of cooling capacity needed to lower the temperature of 1 lb. of water 1°.

Room air-conditioner manufacturers (most of whom also make central coolers) said that the new rating system was adopted to dispel public confusion resulting from attempts to describe units in terms of horsepower or tons. With each manufacturer using his own definition of these terms, there was no way to make a valid comparison between room units without some technical insight.

The confusion over ratings is even worse among central units. This was the basis of a recent demand by Vice President Bruce D. Henderson of Westinghouse that industrywide, uniform ratings be adopted (June, News).

FHA study ranks 9 midwestern cities among top 10 in construction costs

Midwestern cities continue to lead the nation in the spiralling cost of homebuilding.

FHA's semi-annual report of comparative construction costs for a standard home in metropolitan areas makes these telling points:

► Highest cost in 1955 was \$10.20 (Cleveland) and lowest \$7 per sq. ft. (Phoenix). Highest in 1956 is \$11.73 (Chicago) and lowest, \$8 per sq. ft. (Columbia, S.C.). FHA attributes half the overall 10% increase to higher costs, half to a bigger house with up-graded specifications.

► Eight of the 10 cities which were tops in costs in 1955 are still tops in 1956. Nine of the 10 are in the Midwest.

► Only four of the 10 lowest cost cities of 1955 are among the 10 lowest in 1956. Four of these are in the South, five in the Southwest.

How the cities stand

Chicago passed Cleveland, Springfield, Ill. and Buffalo, to win its undistinguished label as the costliest city in the nation to build a house. Last year's top city, Cleveland, has dropped to second. Newcomers to the top 10 are Sioux Falls, S. D. and Columbus, O. They replace Buffalo and St. Louis.

On the other end of the scale, Phoenix is third lowest with Memphis, Tenn.—second lowest in 1955—still in that spot.

Only one other city—Dallas—stayed on the 1956 low cost list from 1955. Newcomers are Ft. Worth, Knoxville, Charlotte, N. C., Oklahoma City and Philadelphia. They replace Birmingham, Ala., Los Angeles, Atlanta, Tulsa, Little Rock and Denver.

Bigger house

The 1956 survey differs from previous surveys in that the standard house is a three bedroom frame unit with 1,138 sq. ft. In earlier surveys it was a two bedroom home with 897 sq. ft. The '56 version has another bath, more cabinets, utility line allowance.

FHA's house has no basement. Excluded from the cost estimates are heating, land, landscaping, financing, fire insurance and architectural services. Included are materials, labor, sub-contracts, workmen's compensation insurance, public liability insurance, unemployment insurance, social security tax, sales tax, incidental job costs, general overhead and profit.

FHA acknowledges that the survey is unfair costwise to several areas where masonry (brick and concrete block) is the prevalent—and cheapest—type of construction.

The dollar spread between the top—Chicago's \$13,355—and the bottom—Columbia's \$9,104 is \$4,251. But the 51 cities between the highest 10 and the lowest 10 are in the much narrower range between Cincinnati's \$11,934 and Houston's \$9,817—only \$2,117. Among these 51 are nearly all cities in the East and Far West.

In the 1955 survey the range between high and low was from \$9,157 in Cleveland to \$6,224 in Phoenix—\$2,933 (for the two bedroom standard house).

Ten highest cost cities, with FHA cost estimates for the standard house are: Chicago, Cleveland, Springfield, Ill., Sioux Falls, S. D., Reno, Milwaukee, Columbus, O., Des Moines, Grand Rapids, Mich. and Cincinnati.

Ten lowest cost cities are: Columbia, S.C., Memphis, Phoenix, Ft. Worth, Knoxville, Charlotte, N.C., Dallas, Oklahoma City, Philadelphia and Houston.

The complete list of 71 cities:

ZONE I

Albany, N. Y. . .	\$11,462	Hartford . . .	\$11,707
Portland, Me. . .	10,111	Jamaica, N. Y. . .	10,253
Boston	10,558	Manchester, N. H. .	9,905
Buffalo	12,124	Providence . . .	10,410
Burlington, Vt. .	10,208		

ZONE II

Baltimore . . .	\$10,462	Philadelphia . .	\$ 9,623
Camden, N. J. .	10,052	Pittsburgh . . .	11,187
Christn, W. Va. .	11,364	Richmond, Va. .	10,162
D. Columbia . .	10,710	Wilmington . . .	10,067
Newark, N. J. . .	10,459		

ZONE III

Atlanta	\$10,419	Louisville . . .	\$11,290
Birmingham, Ala.	9,938	Memphis	9,113
Columbia, S. C. .	9,104	Miami	11,506
Charlotte	9,507	Tampa	9,979
Jackson, Miss. .	10,768	Knoxville	9,443
Jacksonville . .	10,422		

ZONE IV

Chicago	\$13,355	Grand Rapids . .	\$11,964
Cincinnati . . .	11,934	Indianapolis . .	11,629
Cleveland	13,181	Milwaukee . . .	12,272
Columbus, O. . .	12,093	St. Louis	11,199
Des Moines . . .	12,092	Omaha	11,375
Detroit	11,590	Sioux Falls . . .	12,359
Fargo	11,674	Springfield, Ill. .	12,760

ZONE V

Albuquerque . .	\$10,162	New Orleans . .	\$11,503
Dallas	9,520	Oklahoma City .	9,553
Denver	10,900	St. Louis	11,186
Fort Worth . . .	9,356	San Antonio . .	10,078
Houston	9,817	Shreveport . . .	11,322
Kansas City, Mo.	10,552	Topeka	10,874
Little Rock . . .	10,301	Tulsa	10,272
Lubbock	9,909		

ZONE VI

Boise	\$11,260	Sacramento . .	\$10,819
Casper, Wyo. . .	10,560	Salt Lake City .	11,378
Billings, Mont. .	11,377	San Diego	10,654
Los Angeles . .	10,056	San Francisco .	10,248
Phoenix	9,343	Seattle	11,492
Portland, Ore. .	11,562	Spokane	11,030
Reno	12,321		

Hidden costs added 18% to home prices since 1941

Higher taxes and labor fringe benefits plus lower productivity have added almost 18% to the price of a small frame house since 1941.

Appraiser Myron L. Matthews of New York says the bill for these three items today boosts the price of a 720 sq. ft. house \$2,816 "above what is justified by increase in the prices for building materials and the hourly wage rates for building trades craftsmen since prewar."

The 1½-story frame house Matthews studied sold for \$6,000 in 1941. Today it costs \$15,645. Without the increase in the three items it would sell for only \$12,829.

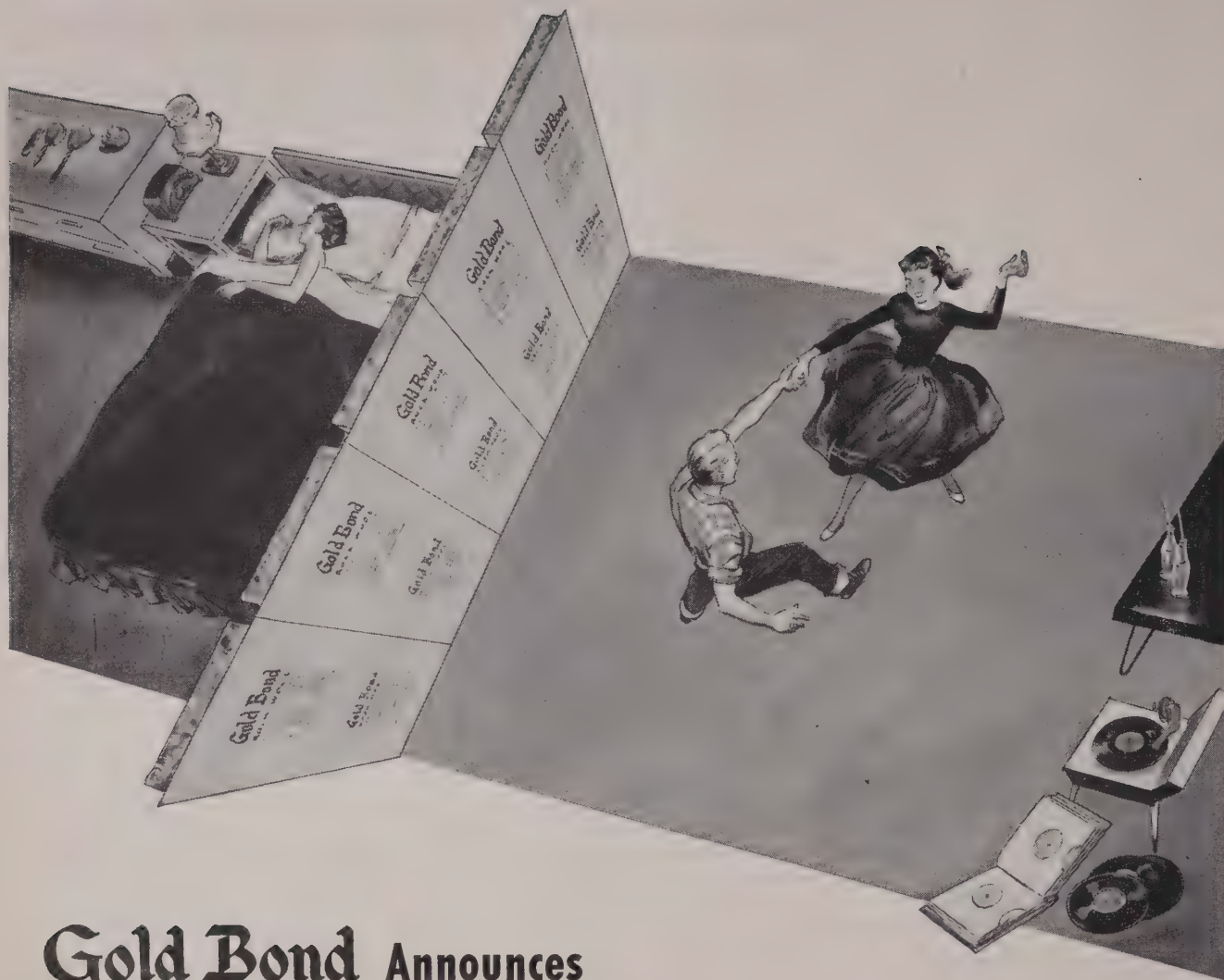
Matthews, writing in the Dow Service Construction bulletin, breaks down today's extra cost this way:

Extra taxes—\$1,700.

Loss of productivity (from mine, mill, quarry, forest, factory and job site)—\$892.

Fringe benefits (paid holidays, vacation, hospitalization, insurance, welfare and pension funds)—\$244.

NEWS continued on p. 79



Gold Bond Announces

low-cost SOUND CONDITIONING with Rock Wool Blankets

When you build a wall that's a sound barrier, you're really giving your customers the luxury of privacy! And here's how to do it without paying luxury rates:

Use Gold Bond Mat Thick Spun Rock Wool Insulation Blankets. This recommended non-load-bearing partition uses an entirely new staggered-stud system of 2"x4" studs on a 5" plate. The resilient spun rock wool blankets are quickly and easily applied just before the Gold Bond Wallboard goes up.



Results? You get a noise transmission reduction of 49 decibels ... over 14 decibels greater than

conventional partition construction. Now you can add the benefits of sound reduction, insulation, and fire resistance to your structures... all with the most economical insulation blanket in the Gold Bond line.

Whether you're building a chain of motels or just sound-conditioning the walls of a bathroom, nursery or workshop, the man for whom you're building will thank you for thinking of silence.

For more detailed information on how adding *silence* can add *value* to the construction you do, write today to National Gypsum Company, Dept. HH-106, Buffalo 2, New York.

ROCK WOOL INSULATION

NATIONAL GYPSUM COMPANY



PREFABRICATION:

Inland Homes sets up mortgage subsidiary

Inland Homes, like seven other major prefabbers, has organized its own mortgage subsidiary.

Inland President E. E. Kurtz announced that Inland Mortgage Corp.'s operating head will be Executive Vice President George S. Brown, one-time director of mortgage activities for Harnischfeger Corp. Brown was with FHA from 1939 to 1944, rising from a credit examiner to FHA field office examiner.

Inland has awarded contracts for a \$750,000 expansion program involving construction of a new plant in Hanover, Pa. and expansion of its main plant in Piqua, O. Production at Piqua will be increased from 12 to 20 homes a day. The Hanover plant will produce 12 homes a day.

US Steel Homes puts steel frame in new models

US Steel Homes has taken another step toward its big goal—a steel prefab.

President H. D. Moulton announced that the firm's Harrisburg, Pa. plant will start building homes with steel framing, joists and roof trusses. Interior walls will be drywall, exterior will have fir plywood sheathing with panelling varied. Production schedules have not been set for the new homes.

Since the \$5.5 million Harrisburg plant was completed in 1953, it has been producing only steel curtain walls. It is now making them for a \$10 million housing project for married students at Purdue University, Lafayette, Ind., home ground of its rival, National Homes.

Moulton said US Steel will continue to produce wood prefabs at its New Albany, Ind. plant.

Brick v. prefab battle ends in a draw in Washington

Montgomery County, Md.—where brick interests and architects have been campaigning against prefab schools (June, News)—is getting a semi-prefabbed school.

The building won't be the product of any of the nation's recognized prefab manufacturers. No prefabber even bid the job.

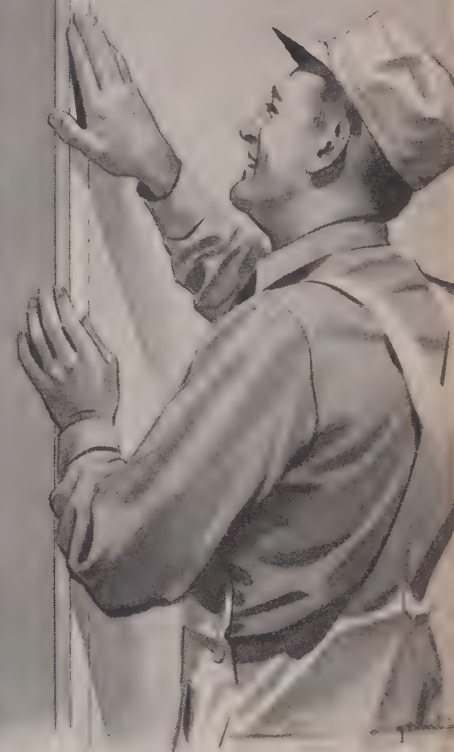
The Montgomery County school board, under fire for spending \$2 million in five years on architects' fees, voted for a prefab 10-classroom addition to the Viers Mill school so it would be ready sooner. Architect Ronald Senseman, president of AIA's Potomac chapter and himself the designer of the brick Viers Mill school, led a campaign for conventional construction. He argued this would be cheaper—and produce a better building. National Homes representatives negotiated with the board and urged it to buy a prefab. But when the plans were drawn, Architect Charles Goodman included enough variations from his National school to change National's mind about bidding. National President James Price had said he could offer only the school as produced in his plant, without variations.

The contract was awarded to Hill & Kimmel, Silver Springs, Md., contractors whose low bid was \$183,600. The company retained a local mill to fabricate the prefab panels. Hill & Kimmel agreed to complete the 10-room addition by mid-December. A conventional building would have taken 11 months.

NEWS continued on p. 81

Walls

GOOD OR BAD,



.....BEADEX ANDJAMBEX MAKE THE DIFFERENCE

Beadex and **JambeX** provide *quality* and *beauty* in drywall construction... give lasting strength with no cracks, no bulges, no bends, no metal exposed!

Beadex applies directly to the wall... is *not* nailed to the framing members. As a result, it is not affected by the shrinkage of studs or movement of the wall... squares up uneven corners. Walls with **Beadex** corners retain their beauty permanently, an important factor in the salability of your homes and customer satisfaction for years to come.

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REVIEWS:

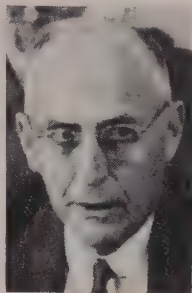
FHA reserves can withstand a depression, expert says

THE MUTUAL MORTGAGE INSURANCE FUND. By Ernest M. Fisher and Chester Rapkin. Columbia University Press, 2960 Broadway, New York 27. \$4.

FHA reserves are big enough to stand another mortgage collapse like 1932.

That much is made clear by Economists Fisher and Rapkin after exploring the actuarial maze at the behest of the celebrated President's Advisory Commission on Housing Policy. In fact, they find that FHA may even be "unnecessarily cautious" in some of the rainy-day assumptions for which it has set aside more than \$200 million.

Whether FHA charges too much for its insurance is another question. This question Fisher and Rapkin dodge, but Fisher told HOUSE & HOME last month that he personally believes if FHA took advantage of its legal right to collect a lump premium in advance it probably could afford to charge less than its present ½% a year for the life of a loan.



FISHER

H&H staff

Where FHA stands

In its first 20 years (up to the end of 1954 where Prof. Fisher's calculations stop), FHA collected more than \$400 million in fees and ½% insurance premiums while insuring more than \$18 billion worth of mortgages on nearly 3 million units of housing. After paying all its expenses, issuing \$30 million cash and debentures to settle claims, repaying the Treasury its "get-started" money, FHA had \$200 million left—more than half its income.

With all that money, the book says, FHA

could withstand a depression that would force it to foreclose on 18.75% of its younger mortgages*, sell the acquired properties at a 40% loss.

FHA should do two things now, the book says:

1. Require pre-payment of insurance premiums for the first "several" years after a mortgage is insured. The present level-premium setup, Fisher told HOUSE & HOME, is "penalizing" the man who holds his loan to maturity, because his insurance premiums offset what must be an operating loss on mortgages that bring FHA insurance for only, say, a year and a half. The average FHA mortgage is now paid off in 7.88 years. If FHA would collect in advance for the riskier part of the loan, says Fisher—expanding on what is in his book—"they would probably collect more total money." Thus "it looks as though they wouldn't need a ½% premium. The agency has legal power to collect premiums in advance.

2. Set up a price-index for 1- to 4-family dwellings—nationally and by major regions. Not only would such a yardstick help FHA tell what its loss reserves ought to be with much more accuracy (because declining house prices increase the exposure to loss), but it would also become a "strategic item" for the top level managers of the US economy. So much wealth is tied up in residential realty (\$400 billion) and so much consumer

*One to five years old. These constitute 60% of FHA's portfolio. They are most susceptible to foreclosure. FHA allows for losses on these ranging from 22 to 32% of face amount and from 27 to 32% of outstanding balance. These rates are higher than losses suffered by private lenders. Apparently, say Fisher and Rapkin, FHA is timidly assuming "a greater and more persistent decline in prices" than occurred in the 1930s. This, they argue, is "unnecessarily cautious."

expenditure and capital formation hinges on it, they argue, that "more intimate and precise knowledge of how these markets are moving" is almost "indispensable."

About the authors

Few economists have a better background for exploring FHA's reserves than Ernest McKinley Fisher. A trim and wiry man of 63 who is professor of urban land economics at Columbia, Illinois-born Fisher was FHA's first economic and statistical chief (1934-40). Before that, he was NAREB's education and research director and a professor of real estate management at the University of Michigan.

Fisher is probably most noted for Columbia's Institute for Urban Land Use and Housing Studies, which he headed from its founding in 1947 until lack of funds forced it to close last year. The Institute turned out many a scholarly research into the behavior of land values in teeming Manhattan. Fisher himself authored such books as "Urban Real Estate Markets: Characteristics and Financing," and "Urban Real Estate" (with his son, Robert).

Since 1943 (when he was deputy manager of the American Bankers Assn.), Fisher has been in more or less constant demand as a consultant on housing economics to Congress and government agencies. Most recently, he advised the Bureau of the Budget (1946-53) and the governors of the Federal Reserve System (1950-53). He is a director of New York's First Federal S&L Assn.

At his suburban home in Leonia, N. J., Fisher likes to spend his weekends raising flowers and vegetables, or making hi-fi cabinets in his basement workshop.

Rapkin, 38, an associate at the Urban Land Institute when the book was written, is now a research associate professor at the University of Pennsylvania's Institute of Urban Studies.

S&L league tells how to sift good house plans from bad

DESIGN—A handbook of case studies on standards for successful home planning. US Savings & Loan League, 221 N. La Salle St., Chicago 1. Free while supply lasts.

In this just-issued manual, the US Savings & Loan League sets out to tell its 4,300 members (who make perhaps 40% of the nation's mortgage loans) how to tell good house design from bad in:

1. the small one-story house
2. the ranch house
3. the contemporary
4. the split level
5. the two-story house

This is the league's second step in its campaign to get its members to insist on quality standards in any house or tract they finance. The first was the league's good booklet last spring on land planning (May, News).

Critique of bad plans

The implication that some S&Ls have a lot to learn about architecture is amply verified by some of the houses and floor plans pictured—and criticized—by the league. They are, says the manual, actual homes from the

portfolios of some 46 S&Ls from Massachusetts to California.

In some circles, the notion that lenders can take a constructive attitude toward good design not long ago would have been greeted with incredulity. The league's campaign shows how times are changing. As houses get harder to sell, lenders mindful of their responsibility for protecting investments are taking a more and more active part in reviewing the design and specifications of houses they finance.

The 64-page manual makes many a good point about the elements of good house planning. Items:

▶ "With home buyers, style [i.e. Cape Cod, ranch, modern] is less often mentioned today than is good design—which means sensible, intelligent planning of the space offered and enclosure of this space in an attractive, natural form. Rather than insisting on a hip roof or a contemporary facade, today's home buyer is more likely to stress ease of maintenance, or provision for outdoor living, or the way the kitchen and dining areas are arranged for easy access and entertaining, or the adjustability of the plan to changing family needs."

▶ Regional styles of design are on the way out and "those who continue to count on it as important do so at their economic peril." Just as the same styles of autos and refrigerators are sold from Florida to North Dakota, there "isn't a chance" of resisting a trend to "national standards" in house styles—despite varying frost and snow.

▶ "The average house is now built so small it is almost impossible to live in." The solution? "Simplification of design without reducing square foot area, and interpreting space arrangement in a much more open and free manner" (e.g. the multi-purpose living-dining-recreation room).

Smallest example: 1,186 sq. ft.

The manual hammers home its point about space by example, too: no house shown has less than 1,186 sq. ft.

The league has coyly withheld the name of its author, or authors. Whoever they are, they rate a pat on the back, not only for an important educational job, but also for lucid prose and an eminently readable wedding of text and pictures.—G.B.

NEWS continued on p. 83

What



The "Winston", Westbrook Estates, Baltimore, Md. Built by Hatton Homes, Inc. and selected as one of the House & Home Award Homes of 1957.

MAKES **FASCO** VENTILATING FANS A "MUST" WITH HATTON HOMES'

Award Winning "Winston"?



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Realty Developer

"We're kinda proud that our 'Winston' has come up with one of House & Home's 2nd Annual Awards. And we're also pleased to give credit where it's due . . . to those who have every right to share in our success.

FASCO ventilators have been an integral part of our sales-winning program for years. The kitchen has always been a big selling factor in our homes and for that reason we pay special attention to the selection of the proper ventilators. That's why we specified the FASCO ventilator for our award-winning house."



Walter E. Crismer,
Builder



Fred Sachs,
Associate Builder



Winning awards is wonderful, but selling your homes is of prime importance to you. That's why you should insist on FASCO . . . the quality vent. Use-tested in homes throughout the country, the FASCO vent's greater efficiency . . . higher air delivery . . . silent performance . . . speedy low-cost installation . . . make it a favorite with quality builders everywhere. There's a FASCO vent for every job. See your electrical contractor or write today for full information.



The FASCO "Ceil-N-Wall" Vent.

Features exclusive Turbo-Radial Impeller Wheel for higher air delivery with much less noise than ordinary fan blades.

Model 1021 — 10", 530 C.F.M.
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PEOPLE: Conrad 'Pat' Harness named PHMI manager;

will enlarge staff, broaden scope of operations

Conrad "Pat" Harness, 37, onetime NAHB public relations chief, has been named manager of the Prefabricated Home Manufacturers Institute.

He succeeds **Harry Steidle**, 59, who is retiring. Steidle has been PHMI's chief executive officer since its founding 13 years ago. Harness will take over his new post Nov. 1. He has resigned as executive vice president of the Houston Home Builders, a job he took two years ago when he left NAHB.

PHMI's officers have given Harness wide powers to convert the organization from a conservative—sometimes plodding—trade association to an aggressive one. He has authority to hire as many people as he believes necessary to broaden PHMI's scope of operations and give more service to the membership.

"The members believe this organization has a great potential," Harness said last month. "They've assured me of their support in anything we want to do to achieve that potential."

Harness set up NAHB's public relations program in 1950. He was previously real estate editor of the *Washington Post*.

Steidle, eastern representative of the Douglas Fir Plywood Assn. before joining the infant PHMI in 1943, will continue as a consultant. Under his leadership PHMI membership has increased from 13 to 60.

The Houston HBA, sixth largest in NAHB (610 members) has hired **Garden Neilson**, 37, executive secretary of the Tyler (Tex.) Home Builders Assn. for four years, to succeed Harness.

The Association moves into a new \$200,000 "Houston Housing Center" this month. The one-story brick and glass building includes an auditorium seating 600 and a large kitchen. There will be no other office tenants, but the builders plan to rent the auditorium to other groups. Architects: **Womack & Mount** and **Paul H. Wolf**. Wolf, also a home builder, was the contractor.

Frank Meistrell named head of new flood insurance unit

Frank J. Meistrell, deputy HHFA administrator, has been named first head of the new Flood Indemnity Administration.

FIA is a new constituent agency of HHFA on a level with FHA, PHA and the Urban Renewal Administration.

Meistrell's appointment was no surprise. He had shepherded the flood control legislation through Congress, has since been working out details of the program.

Biggest unsolved problem is working out premium rates for exposed areas. The rates will have to be tailored to each river valley. For seacoasts, a uniform premium may cover hazards of wave and tide damage, from hurricanes, for instance. Some lenders would like FHA to make wave and flood insurance compulsory. Without it, lenders say, chances they will write many mortgages in risky areas are not good.

The law calls for the Treasury to foot 40% of the premium for every homeowner who buys flood insurance. But states must agree within two years to pay half the subsidies, or

coverage lapses. A lot of states would have to amend their constitutions to do so, so flood insurance may yet turn out to be short-lived.

USS&LL names Bert King as Washington counsel

T. Bert King, 51, former VA loan guaranty chief, is the new Washington counsel of the United States Savings & Loan League.

He succeeds **T. Wade Harrison**, who has joined the First Federal Savings & Loan Assn. of Gainesville, Fla. as executive vice president and managing officer.

King headed the VA program from October 1946 through 1954, leaving to become vice president of National Homes Acceptance Corp. He quit National last January and set up a law practice in Washington, specializing in housing and mortgage matters.

Des Moines banker appointed Home Loan Bank Board head

Albert J. Robertson, 63, Des Moines, Ia. commercial banker, has been named chairman of the **Home Loan Bank Board**.

Robertson was appointed by President **Eisenhower** Aug. 25 just as most observers had concluded that **Walter L. McAllister** might well stay on the job until after the election. McAllister, who resigned in June, stayed long enough to swear Robertson into office Sept. 14, then left for home and his own S&L in San Antonio.

Since March 1953, Robertson had been assistant postmaster general in charge of finance—his first government job. His appointment is an interim one until confirmed by Congress. The term of office expires June 30, 1957.

Some leaders of the 625-member **Natl. Savings & Loan League** have already said privately that they will oppose confirmation. They object to the fact that Robertson is a banker instead of their own clan.

Leaders of the 4,000-member **US Savings & Loan League**, who had pushed for appointment of a San Diego S&L luminary and then assented to three other candidates, were taken aback for another reason: they had never heard of Robertson (who had not been active in mortgage or banking trade groups). They quickly endorsed his appointment, however, when Des Moines S&L men applauded. After their first meeting with Robertson and the other two members of the HLBB (**Ira Dixon** and **William J. Hallahan**), **Executive Vice President Norman Strunk** predicted that Robertson would make "his own unique contribution" to the industry.

As for the National League's misgivings over Robertson's banking background, USS&LL representatives pointed out that Robertson had handled most of the mortgage business for the bank he served as senior vice president: Iowa-Des Moines Natl. Bank (Iowa's largest).

Some influential S&L leaders still expressed fears however that Robertson's appointment is part of a deliberate effort by the White House to curtail S&L expansion. They are aware of high administration conviction that

S&Ls have grabbed too big a share of the nation's savings by bidding up interest rates (see p. 69).

Minneapolis-born Robertson graduated from the University of Minnesota (class of '15), later worked for the Minnesota Loan & Trust Co. He came to the Iowa National Bank, a predecessor of the Iowa-Des Moines National, in 1923, was named a director in 1928 and senior vice-president in 1951. He is now on leave.

An officer in World War I, Robertson married **Persis Weaver** in 1918. (Mrs. Robertson, an artist of note, is a granddaughter of Civil War Gen. James B. Weaver.) The Robertsons have two daughters, both married.

Seattle builder advises Norway on job, site organization

Builder **Harold L. Larsen** of Seattle, regional vice-president last year for NAHB's 14th region, flew to Norway to begin four months as a housing consultant to the Norwegian government.

As far as HHFA experts know, this is the first time a European government has called on a US housing expert at the operating level. Larsen will show Norwegian architects and contractors US techniques of pre-planning, and organizing site operations to boost productivity and cut costs.

Larsen, 53, was a heavy construction man (dams, etc.) in the 1930s, got into home building during World War 2 through military housing. After the war, he began speculative home building plus a small amount of remodeling. The latter has now grown to be his major field, though Larsen builds two or three homes a year on contract. He was president of the Seattle Master Builders Assn. in 1950.

New Hampshire banker named FHA repair loan chief

Elmer F. Blakey, 56-year-old New Hampshire banker, is FHA's new assistant commissioner for Title I repair loans.

He succeeds Lumber Dealer **Cyrus B. Sweet** who was promoted to assistant commissioner for operations in June.

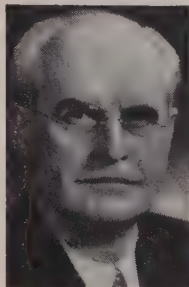
Between 1923 and 1953, New Hampshire-born Blakey rose from clerk to vice president of the Indian Head Natl. Bank at Nashua, N.H., then became president of the First New Hampshire Corp., investment bankers. For the last 2½ years he has been president of the Perth Amboy (N.J.) Natl. Bank, where, among other things, he established a consumer credit department.

Other FHA appointments: **Charles S. Mattoon**, 57, assistant commissioner for operations from last December until he fell ill last spring, shifted to a newly created job of assistant commissioner for compliance. Mattoon, for 20 years industrial relations director for the airplane division of Curtiss-Wright Corp., came to FHA in 1954 to run the examination and audit division. **Charles B. Holliman**, 47, former Montgomery Ward & Co.

continued on p. 84



HARNES



ROBERTSON



LARSEN



BLAKEY

continued from p. 83

Now...a Second Kitchen in the home



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Closed: a handsome piece of furniture in mahogany or blonde color. Blends with traditional or modern. Unlocks and opens to make a complete buffet kitchen or bar.

The unique Dwyer "400" transforms the recreation room, den, porch or patio into a center of convenient hospitality for family and friends. Exclusive design provides refrigerator, electric cooking top, deep bowl sink, faucet, storage cabinet and utensil drawer. Counter top of gleaming "lifetime" porcelain. Write for illustrated bulletin.

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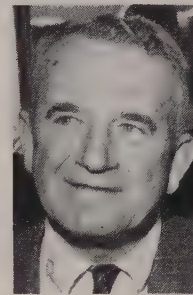
STATE _____

store manager, was named Alabama state director, succeeding **Carl A. Wiegand**, who resigned to re-enter the real estate field after three years in office.

William Molster to direct NAHB merchandising division

NAHB, now up to a record 39,000 members, beefed up its 104-person Washington, D.C. staff with a promotion, a new appointment and a reassignment.

William A. Molster, 56, was named director of its newly created merchandising department. Since 1953, as special assistant to NAHB executive director John Dickerman, Molster has been chief NAHB emissary to its 265 affiliate locals. This year, he helped organize and direct the sell-out series of builders' merchandising short courses in the Natl. Housing Center.



MOLSTER

According to Molster, his duties will include advising builders on how to make market analyses. His department will collect ideas on advertising and sales techniques that click, make them available to all builders. Molster told *HOUSE & HOME*: "We will spend most of our time informing the builder of the necessity of the right house, in the right place, at the right price and terms that prospective buyers can pay."

Kenneth Burrows, 29, was named assistant director of the economics department under **Nat Rogg** (who will devote half his time to long range planning). Burrows comes from a housing family. His father was an FHA budget officer. His father-in-law was an FHA zone commissioner, and his wife worked in several mortgage loan offices. Young Burrows was with HHFA as an economist and statistician for six years before joining NAHB.

Big California builders Stern, Price end 7-year partnership

Stern & Price, big San Francisco peninsula home building firm, has broken up. Announced reason: "differences in basic business principles."

The partnership formed in 1949 (**Richard Price** and **Albert J. Stern**) pioneered in contemporary design in low priced homes, situated on what some land planners would call regrettably small lots. In all, Stern & Price say they built 3,800 houses in cities scattered from Sacramento to Porterville, Calif. (250 mi. southeast of San Francisco).

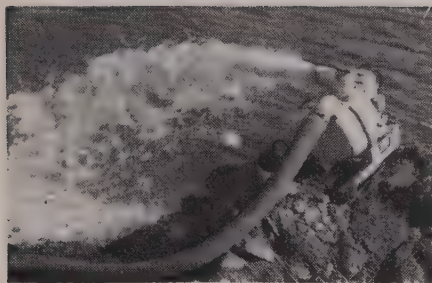
Price is continuing tract development (\$11,000 to \$17,000 prices) of his own near Sacramento started by the partnership last spring. Stern will continue building on the SF peninsula.

DIED: **Kelvin Cox Vanderlip**, 44, president of Palos Verdes Corp., land development firm, and vice president of Welton Becket & Associates, architects and engineers, Aug. 21 in Los Angeles; **Charles W. Mead**, 68, president of Nebraska Bond & Mortgage Co., Aug. 22 in Omaha; Architect **Ernest F. Winkler**, 43, of San Francisco, Aug. 22 in plane crash on a flight from Eureka to San Rafael, Calif.: (**W. Harold Farquar** and **Clarence Fong** of Winkler's firm also died in the crash.) **Charles Russell Codman**, 60, president of Codman & Codman Inc., Boston real estate concern, Aug. 25 in Boston; **Stuart H. Ralph**, 63, vice president and director of the Flint-

continued on p. 87

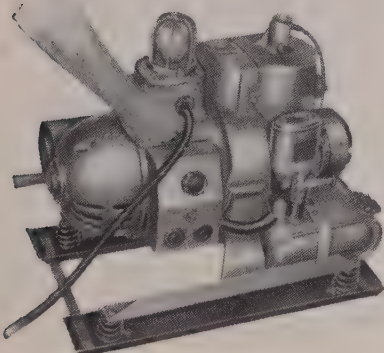
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CHOOSE from a full line of **HOMELITE** Carryable Construction Equipment



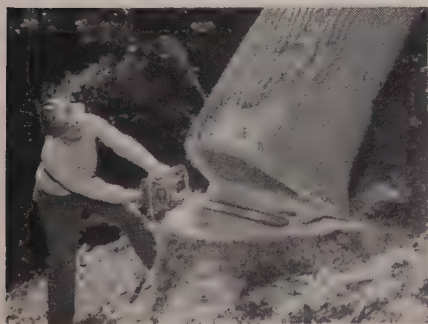
SELF-PRIMING CENTRIFUGAL AND DIAPHRAGM PUMPS

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g.p.h. for dewatering and water supply.



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Complete line of saws with clearing and
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woodcutting job.

HOMELITE

A DIVISION OF TEXTRON INC.
PORT CHESTER, N. Y.

kote Co., Sept. 6 in Westport, Conn.; **Ward Briggs**, 64, president of Crane-Johnson Lumber Co., Fargo, N. D., and past president of North Dakota Retail Lumber Dealers' Assn., and Northwest Lumberman's Assn., Sept. 8 in Fargo, N. D.; **Lawrence Grant White**, 68, senior partner of McKim, Mead & White, New York architectural firm, Sept. 8 in St. James, Long Island; Builder **Clifford Milton Leonard**, 76, organizer and president (1905-1950) of Leonard Construction Co., Chicago, and former director of First Natl. Bank of Chicago, Sept. 8 in Lake Forest, Ill. **Donald L. McClure**, 49, general manager of the Corulux Division of the L.O.F. Glass Fibers Co., Sept. 14 in Houston.

CANADA:

Tight mortgage money cuts NHA loans, starts

Tight mortgage money is pinching the government-aided sector of new housing in Canada.

National Housing Act loans are 30% below the 1955 mark for the first eight months of the year. In August, the money pinch really began to show: NHA loans were off almost 70%. NHA loans are pegged at 5½%* with discounting prohibited. Most Canadian conventionals are 6 to 6½%.

Total housing starts do not present such a gloomy picture. They are off a mere 4% from 1955. Reasons:

1. Last year NHA accounted for over half of Canada's new houses. This year, builders already have noted a trend to higher-priced homes with easier-to-get conventional financing. So NHA will probably do only 40% of the housing total.

2. The loan figures reflect changes from one to three months sooner than starts—and the big slump in NHA loans began in July.

The Canada outlook now is for a 15 to 20% drop in starts this year. Several big lenders are openly predicting that the NHA interest rate will go from 5½ to 6% by year end (a move long predicted by President Stewart Bates of Central Mortgage & Housing Corp.). Many a builder has done some careful second thinking in recent weeks, and planned a 1957 program slightly less optimistic than the one with which he started 1956.

*NHA interest is limited by law to 2¼% above yield on 20-year government bonds. These are now at 3¾%, so lenders expect NHA rise to 6% any day.

Millionth postwar home marks Home Week fete

Canada's millionth postwar house came just in time for National Home Week. Toronto Builder Alf Baldwin of Brentwood Construction Ltd. finished it Sept. 14 in the Toronto suburb of Scarborough.

It was no coincidence. The event was carefully planned by Central Mortgage & Housing Corp. for almost a year. Even the location was no coincidence. Scarborough has been the fastest growing suburb of Canada's fastest growing city.

The event was attended by almost every politician or dignitary who could claim any connection with housing. Said Federal Works Minister Robert Winters, who is government housing spokesman: "The emphasis has been on the number of houses built. Today we are in a position where the quantity of houses demanded depends to an increasing extent on the quality and appeal of the product. The ability to keep sales high rests mainly with the industry itself."

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The Picture Window with horizontal sliding vents or sections. Adaptable to any modern home design. "Flextrip" action. Vinyl weather seals. Full range of sizes.



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Senior Married Officers Quarters at Portsmouth Naval Base, Va., show examples of 2-story construction.

Typical six family building at Fort Bragg Title VIII project combined attractive one and two story units.



American Houses is ready, willing and able to help you:

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- Because the 25 years' experience and know-how of AH are at your disposal.

The new military housing program represents a large, profitable opportunity to project builders. All designs are adaptable to the lowered overhead savings of prefabrication. But because of this program's size, there are problems in which you could use the assistance of a company which has led all prefabricators in this type of construction. American Houses is ready to sit down with you today and give you that assistance. Take advantage of this opportunity!

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Gentlemen: I am interested in how American Houses can give large project builders assistance and save them time and money. Please send me further information today.

Signed _____

American Houses has openings for franchised builder dealers in areas east of the Mississippi. Write for information.

Hard-sell brings big changes in style, price, merchandising

More and more US builders, confronted with hard-sell markets and vanishing mortgage money, are diversifying their price brackets, bringing out better-designed models, pushing once-spurned trade-in programs, switching to bigger and costlier (i.e. better) houses. Some of the latest developments:

Big Builder Hoffman switches to \$20,000 price bracket

Big Builder Sam Hoffman expects to put up less houses this year (1,856) than last year (2,378) and even fewer next year (about 1,400). But he is confident that both his dollar volume and net profit will rise because his F&S Construction Co. is switching into price brackets as much as four times higher.

Typical of the change are two new Colorado models (see photos) alongside the big Broomfield Heights subdivision being developed by Turnpike Land Co. (Akse Nielsen, K. C. Ensor, Val Swan, John Sullivan and Roger Knight) and 16 home building firms. (The area, a surprising 15 mi. from Denver, is as accessible as tracts half that distance in other directions because it lies beside the new Denver-Boulder turnpike.) Hoffman's \$19,450 split-level with 2,250 sq. ft., three bedrooms, 2½ baths is outselling his \$16,950 ranch house (1,770 sq. ft., three bedrooms, two baths) by six to one.

H&H staff



HOFFMAN RANCH MODEL FOR \$16,950



H&H staff

HOFFMAN SPLIT-LEVEL FOR \$19,450

Last year, Hoffman was selling Denver models only at \$8,950 to \$10,500.

In Salt Lake City, Hoffman will bring out \$25,000-\$35,000 models in the east branch area (presently his Salt Lake City models are priced as low as \$8,250). In Phoenix, where he is now building no low-price houses, an enlarged version (2,400 sq. ft.) of the Denver split-level will be marketed at about \$19,000. In Chicago, where Hoffman has completed 350 of a planned 2,000 houses, prices are \$16,950 and \$18,950.

Future projects will be smaller, 100 to 150 houses, instead of the 2,000 or more units that have typified Hoffman developments. More time and money is going into market and consumer research.

Says Vice Pres. E. Charles Mueller, Jr.: "We are paying much more attention to architecture. Land acquisition and community facilities are going to be advance planned, too. We are analyzing markets in every section of the country, and our next move will be into the Southeast."

Associated Photographers



200 SALES IN A MONTH FOR THIS \$17,990 MODEL IN MIAMI

Sales outrun 1956 production for \$17,000 models in Miami

By tapping a slightly higher price range than most Miami builders, Praver & Sons sold more than 200 houses in one month at their 325-house Windward Manor project.

Sales so outran production that advertising planned for the rest of 1956 was hastily cancelled.

The mobile Pravers (Sam, 65, Philip, 53, and their sons, William, 45, and Herbert, 31) learned homebuilding in the cut-throat Long Island market, came to Miami fresh from their 1,840-house Ruskin Hills project in Kansas City. Noticing that most houses were in the \$13,000-\$15,000 range, they asked Architect Gilbert Fein, AIA, for a larger

house that would sell to the quality house buyer.

Fein gave them four models (1,800 sq. ft., plus), each with three bedrooms, two baths, and carports. All included glass-jaloused "Florida rooms" that give a three-sided scoop for vagrant breezes. Price: \$17,200 to \$17,990.

Models were built with vacant lots between each one. The entire area was landscaped.

"It will take us the rest of the year to build the houses we've sold," says Herbert Praver, "and we're selling at a faster clip than houses costing \$3,000-\$4,000 less than ours. Our next project will be even more expensive (\$18,000-\$20,500), and we're going after the untapped four-bedroom market."

Two out of every three sales traced to trade-in program

Nels Severin, NAHB second vice pres., has taken trades on 66 of the last 100 homes he and his brother have sold in San Diego (\$16,500-\$18,000, three-bedroom, family room, two bath models).

In several cases, he also took trades on the trades to clean up deals.

"We had completed houses sitting unsold before we began trading. Now they're gone," enthuses Severin. "In our other project in San Bernardino, Calif. (\$13,000-\$13,500 homes), the ratio was 83 trades out of 111."

Severin, who set up his Palomar Mortgage Co. in 1950, has not personally taken out a building permit in a year, leaving construction to his brother, John G. Severin. Most trading families have either outgrown small post-World War II houses or are no longer satisfied with their neighborhoods, says Severin. But only about one out of four would-be traders actually go through with a trade, mainly because they have exaggerated ideas of what the old house is worth. Severin fights this by farming appraisals out to independent appraisers, who send a copy of their report to the owner, a gesture that he feels builds up trade-buyers' confidence that they are getting honest value for their old house.

One-third of Detroit buyers pick four-bedroom house

Demand for four-bedroom homes is rising.

Builders Joseph Slavik of Detroit found when he offered a 1,290 sq. ft., four-bedroom, two-bath house for \$20,450, one out of every three buyers (14 out of 42) picked it over his three-bedroom house. He plans to keep the same ratio in the future.

Slavik puts bedroom wings on both sides of the central living-dining-kitchen area. Each pair of bedrooms has a full bath. He uses a colored masonry-tile roof (\$5 more per square than shingles) and advertises it as a "lifetime roof."

Slavik says the double bedroom wings appeal most to families with varying age groups.

Air conditioning for \$540 extra helps sell 60 split-levels

NAHB Treasurer Carl Mitnick responded to a summer-long slump in sales by bringing out a \$12,450 split level in Somers Point,



\$12,450 SPLIT-LEVEL IN NEW JERSEY

N. J., with air conditioning (2-ton unit) optional for only \$540 extra.

Reports Mitnick: "In 10 days, we sold 60 houses, more than we had sold for the past

continued on p. 92



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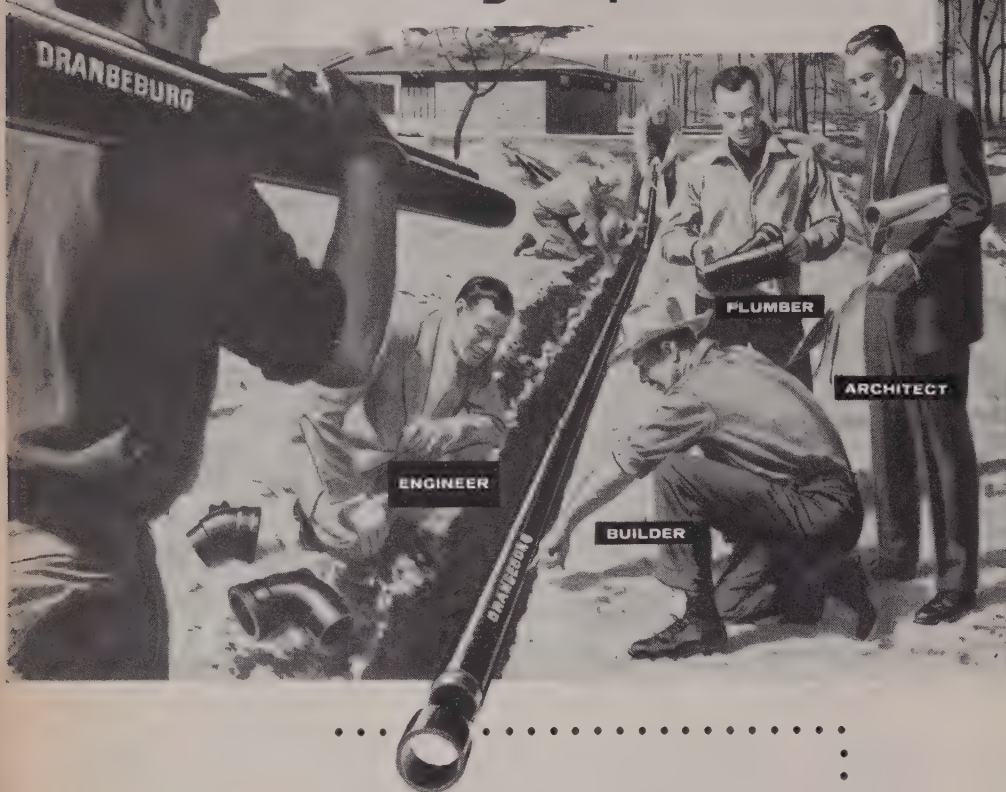
Lennox Industries Inc., Heating and Air Conditioning, founded 1895: Marshalltown and Des Moines, Iowa; Syracuse, N. Y.; Columbus, Ohio; Ft. Worth, Texas; Los Angeles, Calif.; Salt Lake City, Utah; Decatur, Ga. In Canada: Toronto, Montreal, Calgary.



continued from p. 89

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four months. There's no doubt, it was the new house [see photo]." Other Mitnick models (one-story ranch styles priced from \$11,990 to \$13,990) are still moving slowly.

For the split, Architect Dante J. D'Anastasio gave Mitnick a three-bedroom, 1½ bath model with a finished recreation room and cooking units built into birch cabinets. Though air conditioning is optional now, Mitnick says he will make it standard in the future.

Builder puts post-sale repairs on money-back coupon basis

Bayberry Communities, Inc., in a 1,000-house project at Syracuse, N. Y., has adopted a new system of service coupons that is reducing the number and annoyance of post-sale repairs.

Each buyer of their \$14,490-\$20,730 houses gets a book of 14 coupons. Two of these provide for complete inspections of the house by a construction supervisor (three and six months after move-in day), and the remaining 12 will buy servicemen's time—one \$4 coupon per hour or fraction. The builders emphasize that they will answer any call—

<p>HOMEOWNERS SERVICE POLICY</p> <p>No. SAMPLE</p> <p>Name _____</p> <p>Expiration Date _____</p>	BAYBERRY SERVICE COUPON #7	\$4	VALUE	BAYBERRY SERVICE COUPON #1	\$4	VALUE
	BAYBERRY SERVICE COUPON #8	\$4	VALUE	BAYBERRY SERVICE COUPON #2	\$4	VALUE
	BAYBERRY SERVICE COUPON #9	\$4	VALUE	BAYBERRY SERVICE COUPON #3	\$4	VALUE
	BAYBERRY SERVICE COUPON #10	\$4	VALUE	BAYBERRY SERVICE COUPON #4	\$4	VALUE
	BAYBERRY SERVICE COUPON #11	\$4	VALUE	BAYBERRY SERVICE COUPON #5	\$4	VALUE
	BAYBERRY SERVICE COUPON #12	\$4	VALUE	BAYBERRY SERVICE COUPON #6	\$4	VALUE
	FREE 6 MONTH BAYBERRY HOME CHECKUP		FREE 90 DAY BAYBERRY HOME CHECKUP			

TEAR-OUT COUPONS BUY HOUSE REPAIRS

no matter how unimportant and whether or not it involves repairs covered by FHA or VA's mandatory warranty—but that each will cost at least one coupon.

The copyrighted system was devised by New York's Carlton Advertising Co., merchandising consultants for Bayberry.

Says C. Ellis Schiffmacher, board chairman of Bayberry: "Buyers are impressed by our putting into writing our responsibility for repairs. Frankly, many of them mistrust builders, and are pleasantly surprised when they find that the coupons really do buy prompt, willing service."

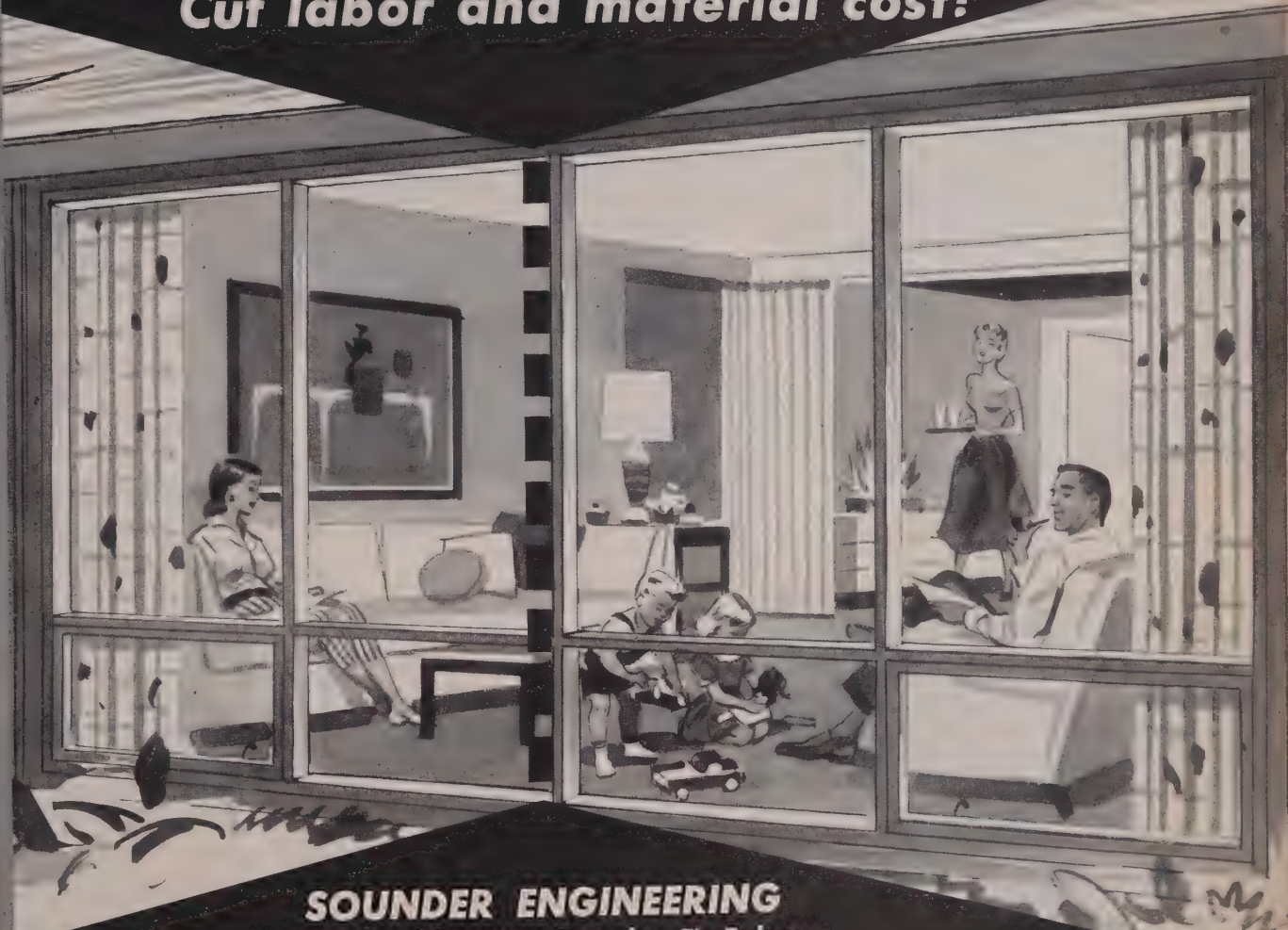
At the end of a year, if any coupons are unused, Bayberry will redeem them at face value. The homebuyer who has made no complaints thus can collect \$48 cash. Schiffmacher expects that all but cranks will get refunds; in the past he has averaged less than eight service calls per house.

"This is not an attempt to avoid making repairs," said Schiffmacher, "but a way of convincing our buyers that we will make them." After the coupons expire, the one-year guarantees given by manufacturers or installing subcontractors on heating and air-conditioning, wiring, roof and plumbing remain in force.

'LEADERS' continued on p. 94

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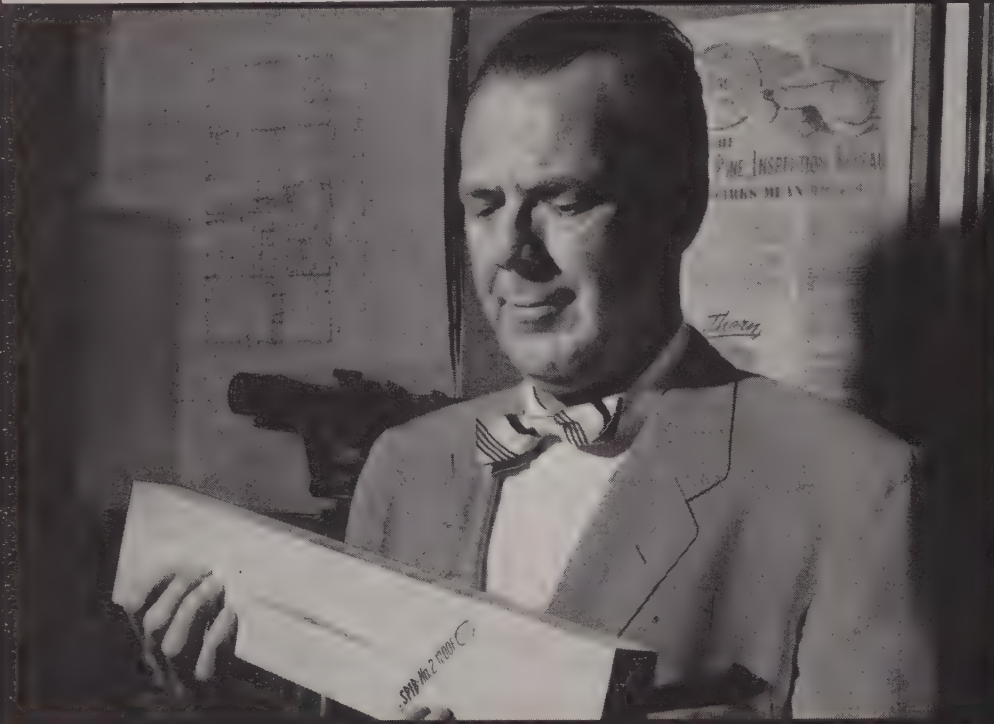
Company _____

Address _____

continued from p. 92

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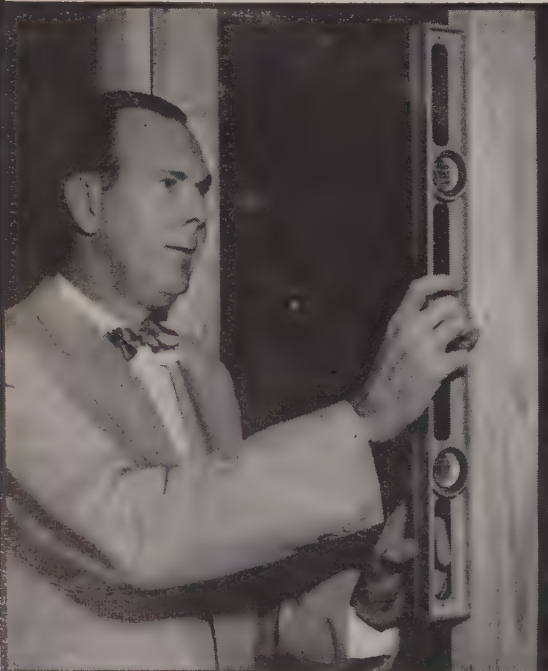
says Mr. E. P. Lamberth, Lewis & Lamberth, Dallas



"I've been building homes in the Dallas area for 20 years and have consistently tried to use only top quality materials, including good framing lumber.

However, I was far from being sold on the superior advantages of S P I B Grade-Marked Southern Pine until, recently, one of my suppliers talked me into giving it a try.

"I put up 14 homes out in Valwood Park in Dallas and used S P I B Grade-Marked Southern Pine for the framing. I was not only satisfied . . . I was highly impressed. Wasted pieces and time consuming adjustments and replacements were virtually eliminated. Workmanship was excellent. They were the best framing jobs I've ever seen. That's why I've switched to Grade-Marked Southern Pine."



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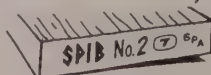
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The grade-mark certifies the lumber
to be adequately seasoned, uniformly
manufactured and accurately graded.



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"GRADES & USES FOR
SOUTHERN PINE DIMENSION"

Negro buyers get money back by assigning mortgage

"A guarantee against loss" for Negro buyers is keeping sales up for Builders Tom Purvis Jr. and Jack York of Ft. Worth.

Buyers of their two- and three-bedroom brick and frame houses (\$7,700-\$8,600) can recoup their original down payments by signing the mortgage over to any of a list of waiting prospects who were turned down as original purchasers because of credit flaws. Lenders who didn't want them as prime risks will accept them as assignees, rather than go through long foreclosure proceedings, says Purvis. Those who fail to qualify can leave their down payment with Purvis & York, and be notified if a first buyer wants to back out. The second buyer also buys any equity built up by the original family, usually at about 50% of cost.

First 320 houses (all sold) in the tract were built conventionally, but the remaining 367 will be prefabs, from Ft. Worth's Holiday House Mfg. Corp.

LA home show model runs afoul of design-control

The Signature Home, hit of the 1956 Los Angeles Home Show (Aug. H&H, p. 111), became the object of municipal controversy after the show was over.

The issue: Was the home—a Japanese-styled contemporary by Architects Palmer & Krisel—to be barred from one of Los Angeles' nicer neighborhoods because it led a style trend of instead of following one.

Any notion that it might be had never even occurred to Big Builders Jerry Snyder and Max Levine of Midwood Construction Co. After displaying the home at the home show they decided to move it to a lot they owned in Brentwood and sell it.

They went to the building department to get their permit to relocate it, found their application was about to be rejected because the Signature House didn't look like other Brentwood homes.

Snyder and Levine learned then that Los Angeles has an ordinance prohibiting relocation of any home in a neighborhood if it is less than the value or different in general appearance from any home within 1,000'.

The builders sent their publicity man, Dave Parry, to see Councilman Harold Harby, an outspoken foe of things modernistic who sponsored the ordinance when it was passed and makes its enforcement one of his prime concerns. (His reason: "I used to have hordes of people in my office complaining that somebody had come in during the night and moved a terrible house into their neighborhood. I had to do something.")

Harby told Parry that he had looked at a picture of the Signature House and didn't like it. "It looked like those concrete forms that you have when you're building a house." He looked around Brentwood, saw nothing like the Signature House, so demanded "signatures"—a phrase he uses to mean that if 51% of all home owners within 1,000' sign a petition agreeing to the relocation of an "objectionable" home a permit will be granted. The 51% must include next-door neighbors and the man across the street.

Snyder and Levine got the signatures and the house was resettled.

Harby says modern architecture is not the only thing which makes a home objectionable for relocation. He doesn't like gingerbread either. "After all," he commented, "it's hard enough to buy a nice house. You don't want your neighborhood ruined after you've put all your money into your property."

"LEADERS" continued on p. 108

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eliminates costly complaints
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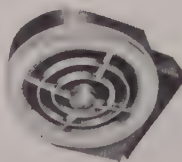
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Church sells on speculation just like project house

Builder **Leo P. Meyers** of Ann Arbor, Mich., is selling prefab churches just like houses.

After building some 200 houses in a nearby suburb, Meyers felt that some congregation would want to locate there. So he started a **US Steel Homes** prefab church without any specific buyer in hand. Before completion, the 84' long church (with a 40' wing for classrooms, offices, and utilities) was sold for \$35,000.

Before the First Church of the Nazarene took over, Meyers held an open house for clergymen from miles around. Result: Negotiations for more sales.

Minority houser Joe Merrion completes first 115 units

A convincing exhibit of how red tape discourages builders from tackling redevelopment and urban renewal is shaping up in Illinois.

In one year, Chicago's **Joseph E. Merrion** has completed and sold 115 of the 330 duplex units he plans for Robbins, Ill. (pop. 5,000), a heavily Negro community just outside Chicago. The former (1945) NAHB president is hoping to step up the pace on the 45 acres he bought last year from **Cook County's Housing Authority**. But he says the job "is a lot like the salmon's upstream battle to spawn, with one obstacle after another in the way."



MERRION

Merrion's land is part of 122 acres being developed by both public and private housing, and partly financed with \$4 million in federal, state and village funds. Displaced families are to be rehoused in 100 public housing units.

Lesson in humility

Though encouraged by his past year's progress, Merrion feels set on by bureaucracy. He averages "one letter a month" from governmental bodies trying to force changes on him, even though he has an iron-clad contract with the Housing Authority, giving him complete responsibility and authority.

Jousting with public officials during his long struggle to take part in renewal work has given Joe Merrion a philosophic attitude toward the problems:

"Everyone needs some humbling, and I can recommend this job for not adding to your ego—or your pocketbook."

Merrion's efforts are the only private enterprise in Robbins' redevelopment program. A separate 25 acres adjoining the Merrion project, optioned to the **Berg Construction Co.**, is still awaiting clearing and resale. This is improved land, to be written down with a federal grant of \$932,000.

Price: \$11,400

Prices on Merrion's three bedroom, brick-and-frame, 948 sq. ft. units have remained at \$11,400, with down payments of \$600 and monthly costs of \$69, despite 1955's rising costs. Lots average 40' x 100', and include paved side drives. Financing is under FHA Sec. 203 and VA.

As a redeveloper, Merrion is battling only .500. An earlier project—22 blocks in downtown Chicago—into which he has poured 5½ years of frustration (H&H, Apr. '55)—is still stymied.

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WINDOW STANDARDIZATION (con't)

We were very much surprised to find in your August issue an article captioned "ROUND TABLE Results: Builders Call for Standard Windows . . . In Only These 10 Rough Opening Sizes."

In our estimation, the conclusions published were not reached by the original ROUND TABLE group, consisting of three joint sponsors (namely, American Standards Association, Research Institute of the National Association of Home Builders, and HOUSE & HOME) together with a very broad segment of the building industry—all as published in your June 1955 issue. Your article states that The Research Institute (only one of the original sponsors) and the window manufacturers came up with the final result and, from what I can see, there was only a very small segment of window manufacturers involved. We certainly were not invited nor included in the study.

It is obvious to us that the broad objective laid down at the original ROUND TABLE meeting—to reduce through standardization the overall cost of a house by \$100—was entirely lost sight of and the only objective considered was to make it simple for the small group of window manufacturers involved, who could not build large composite windows economically, to endeavor to eliminate their use by establishing only two narrow widths. This may show economy for the window manufacturer, but we are sure it does not show economy in the ultimate cost of the house. The multiple window layouts to obtain wide openings, shown in the August 1956 issue of the magazine, are entirely uneconomical in our opinion. Why not build one unit for the 96" framing and one unit for the 64" framing, rather than build these up in triplets and doubles, which procedure is obviously more expensive and will increase the overall cost of the house.

We, in the F. C. Russell Company, felt the recommendation of the original ROUND TABLE offered considerable savings to both the window manufacturer and the builder and, certainly, our feeling was shared, unanimously, by the complete segment of the building industry present at the original ROUND TABLE meeting in Chicago.

We adopted the original recommendations in our aluminum prime window line and have found very broad acceptance of these standards established by builders in general because, we believe, they found an overall saving in 1) The window cost, 2) The overall building cost.

We have found such a saving in window cost that we are not raising our prices in our aluminum prime window line, despite the recent increase in price of aluminum.

We are also adopting the original recommended standards in our steel window line for 1957 and, because of the economies we obtain in manufacture, we are actually reducing our prices to the builder in the face of the recent substantial increase in the cost of steel.

To sum up our thinking, we feel the sizes, published in your August issue, are entirely too restricted and will in no way offer the resultant economies to the builder in his finished house that can be obtained by the recommendations made by original well-balanced and complete building industry ROUND TABLE.

C. R. RAQUET, Vice President
Rusco Prime Window Division
F. C. Russell Co., Cleveland



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House & Home

OCTOBER 1956

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Volume X, No. 4



HALL OF FAME ISSUE

- 119 *Introduction*
- 120 *57 houses for '57*

STORY OF THE MONTH

- 212 *Forecast for 1957: 1,210,000 starts, \$14.1 billion (by Miles Colean, the industry's No. 1 economist)*

EDITORIAL

- 216 *More readers join the debate about \$\$\$\$*

NEWS

- Mortgage crisis: when will FHA and VA interest rates go up?*
How leading builders are changing '57 plans
- 45 *Index to these and other News stories*

DEPARTMENTS

- 89 *What the leaders are doing*
- 112 *Letters*
- 230 *Technical News*
- 256 *New Products*
- 314 *Technical Publications*
- 326 *Advertising Index*

Picture credits

- | | | | |
|------------------|----------------------------------|------------|--------------------------------------|
| pp. 120-3 | Robert C. Lautman | pp. 170-1 | Kincaid Laboratories |
| pp. 124-6 | Julius Shulman | p. 172 | Robert C. Cleveland |
| p. 127 | William Wollin | pp. 173-4 | Ezra Stoller |
| pp. 128-9 | Frank Fulkerson, Crooks Studio | p. 175 | Ulric Meisel |
| p. 130 | Klara Farkas | pp. 176-8 | Julius Shulman |
| p. 131 | Bill Engdahl, Hedrich-Blessing | p. 179 | Milwaukee Journal |
| p. 132 | Damon Gadd | p. 180 | Robert C. Lautman |
| p. 133 | Ernest Braun | p. 181 | Abby Photography |
| pp. 134-5 | Haviland | p. 182 | NBC photo |
| pp. 136-7 | Frank Lotz Miller | p. 183 | Clarence J. Laughlin |
| pp. 138-41 | Roger Sturtevant | pp. 184-5 | Roger Sturtevant, Rondal Partridge |
| p. 142 | John Murray | p. 186 | Norton & Peel |
| p. 143 and cover | William Holland | p. 187 | Jay Oistad & Associates |
| pp. 144-5 | Ben Schnall | pp. 188-91 | Ernest Braun |
| pp. 146-9 | Joseph W. Molitor | p. 192 | Laurence E. Tilley |
| p. 150 | Rich Bassett, Archie D. Ferrante | p. 193 | Galfas Studios |
| p. 151 | Fred J. Maroon, Davis Studio | pp. 194-5 | Dearborn-Massar |
| p. 152 | Frank L. Gaynor | p. 196 | Sigman-Ward, Eldridge King |
| p. 153 | R. Marvin Wilson | p. 197 | Louis J. Spear |
| pp. 154-5 | Roger Sturtevant, Mason Weymouth | pp. 198-9 | Herrlin Studio |
| pp. 156-9 | Ben Schnall | pp. 200-1 | Gabriel Benzur |
| p. 160 | Bob Markow | pp. 201-2 | W. Conrad Kimbell, J. Alex Langley |
| p. 161 | Marc Neuhof, Lubitsh & Bungarz | p. 202 | Frank Lotz Miller |
| pp. 162-3 | Morley Baer | p. 203 | George de Gennaro |
| pp. 164-5 | Alexandre Georges | pp. 204-5 | Wesley Balz, WOMAN'S HOME COMPANION |
| p. 166 | Ezra Stoller | pp. 206-7 | Julius Shulman, National Steel Corp. |
| p. 167 | Elizabeth Green | pp. 208-9 | Michael Deskey |
| pp. 168-9 | Eliot Noyes & Associates | p. 210 | Ernest Silva, LIVING |
| | | p. 211 | |



57 HOUSES FOR A BETTER '57

On page 212 you will find HOUSE & HOME's forecast for 1957 home building. For years this annual preview by home building's No. 1 economist has proven a most accurate barometer. His '57 prediction is 1,210,000 starts and a dollar volume of \$14.1 billion—not far short of the all time high.

If we build the wrong houses—if we fail to offer what the public wants, if we fail to get our costs down and our values up, if we let other industries outsell us again in competition for the bigger consumer dollar—this forecast could prove much too high.

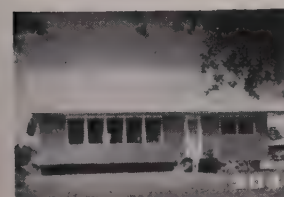
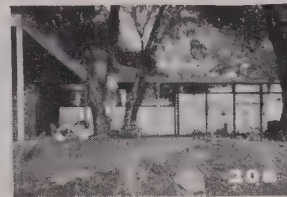
But if we build the right houses—if we build into them all the new sales appeals we know, if we take full advantage of the package mortgage, if we use all the good new ways to build better for less—we can make this forecast far too low.

The market for better houses is enormous, and we have hardly begun to build for it.

Since 1941 the number of families FHA would qualify for a \$12,500 house (in constant 1953 dollars) has increased nearly threefold—from 8,607,000 before Pearl Harbor to 22,500,000 today. Here are nearly 16,000,000 more families who can afford a better home—and so far we have built less than 3,000,000 units for this price class.

Included in the 16,000,000 are at least 6,000,000 *more* families who can now afford to pay \$18,000 plus—but we have built less than 1,000,000 higher priced houses to tempt them! (We have all been too busy building low cost homes for first time buyers who find it hard to qualify for anything.)

So this issue of HOUSE & HOME has just one purpose: to help our readers offer—in custom homes and tract models alike—the quality of design, the economy of construction, the ease and graciousness of living, that will make the new houses of '57 irresistible.



Numerals show page on which you will find each house.



One-story side looks low because big roof slopes out over terrace, with roof line at window height. Terrace can be screened.

1 Good design makes this a handsome split from any angle



Side elevation shows how changes in levels of split match changes in the grade. Architects Keyes and Lethbridge used a contour map (which shows grades and existing trees) in developing site and house plans. Since this is the southwest side of the house, windows were held to a minimum, except for balcony and terrace (see opposite).

Even though this is a big house with some very special features, it is full of ideas that would make most of today's split-levels more livable and better looking. For example:

1. *Put your split properly on the proper site.* Splits are best on sloping lots. This one is on the right kind of land and as a result it avoids the split-level's frequent "sorethumb" look.
2. *Make indoor-outdoor areas really work together.* It is easy on the right site. See how living and dining rooms can be located on ground floor with glass walls and big covered terrace right outside (above).
3. *Keep the garage out of the basement and on grade next to the kitchen.* It saves important inside-the-house space for other rooms and makes a handy storage space for outdoor equipment.
4. *Limit the number of exterior materials.* Too many splits still have a "banana split facade" (H&H, Apr. '52) that comes from using too many different materials. This house uses only red brick with white wood trim to get a warm simple exterior familiar in traditional Maryland houses.

(Plan and interiors on pages 122-123)

Location: Kenwood Park, Md. Builder: Bennett Construction Co. Architects: Keyes & Lethbridge. Area: 2,810 sq. ft. Price: \$47,000 with lot.



'Balcony' is an extension of an inside balcony. With their traditional exterior materials, the balcony and terrace show how good designers can learn from forms of the past and still achieve a contemporary building. Grilles at ground line provide ventilation for crawl space area.



View from entrance is past the living room to the small terrace shown on preceding page. Stairs lead up to bedrooms at right and to balcony overhead. Fine detailing, as in stairs, helped this house win first place in a recent Potomac Valley Chapter A.I.A. competition.

House 1 con't.

... This handsome split
also has a fine plan
and lots of style

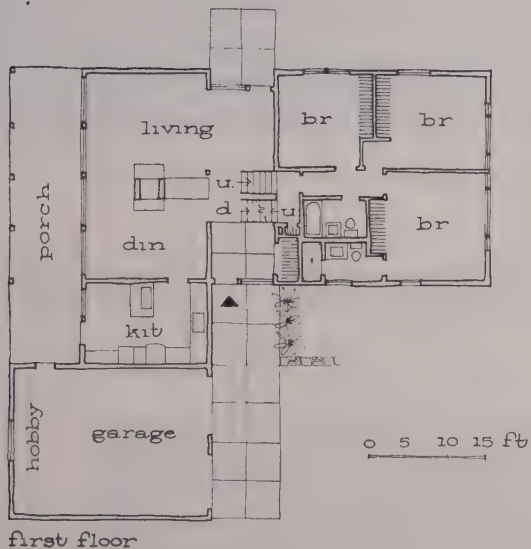
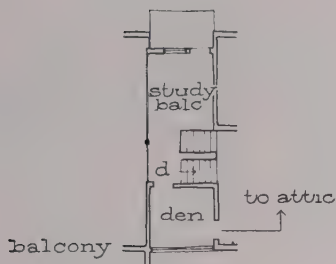


Living and dining rooms (above) are separated only by a low storage unit and a fireplace open two sides. Floor to ceiling glass walls oriented south-east are shaded by terrace roof.

Entrance (right) is the opposite of view shown across page. Here again good design comes from good use of materials and fine handling of details.



View from dining room (below) to stairs and balcony shows how rooms gain space by height and openness of the design. Balcony under pitched roof's ridge has secluded study off it.



first floor



ground floor

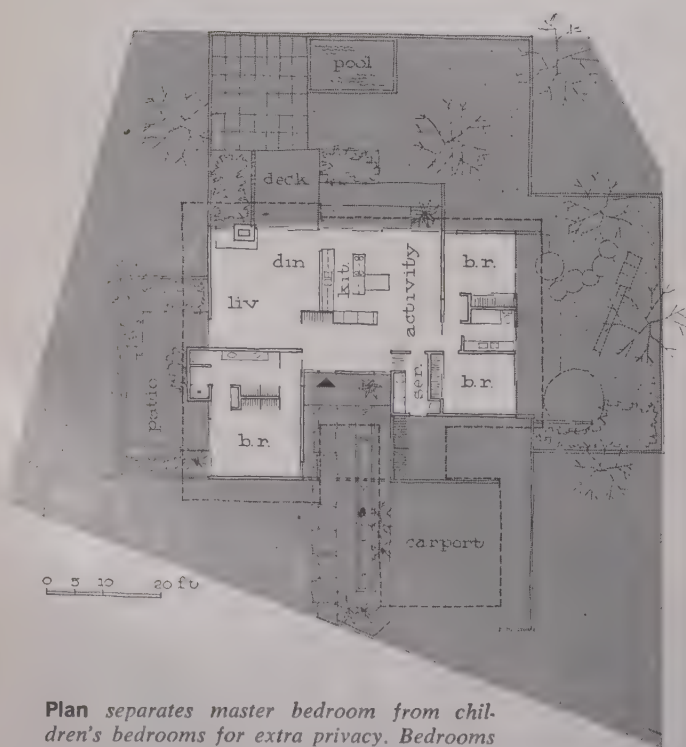
The plan works well with a minimum amount of corridor because of the central entry and stairs. Bedrooms are well separated from kitchen, living and dining rooms. Balcony is open on living-dining room side. A fourth bedroom, with bath, is next to recreation room, may be used as a separate suite for guest.





Every room is made to seem twice as big by a private patio outside. This one is off the master bedroom.

2 Here's an architect's \$27,000 tract challenge



Plan separates master bedroom from children's bedrooms for extra privacy. Bedrooms and baths have house's only full partitions.

"We think the custom-designed house for under \$40,000 is a thing of the past. We think the merchant builder must soon learn to fill the gap between his present volume-built top around \$20,000 and the custom-built minimum above \$40,000.

"This house is an experiment to that end!"

So say architects Palmer and Krisel, who have more builder clients than any other firm in Los Angeles.

This particular model was built for the Los Angeles Home Show, but Palmer and Krisel now plan to prove its sales appeal by building several copies themselves. In 25-house tracts they would price it around \$26,000 on a \$3,000 lot. A slightly smaller version with a swimming pool sold out in Palm Springs at \$32,000. Besides this, two 40-house tracts which they've designed are using variations of this model.

The Home Show house is of post and beam construction. It uses no plaster; finish walls and ceilings are plywood with batten strips. (Con't. on page 126.)

Location: Los Angeles. Builder: Midwood Construction Co. Architects: Palmer & Krisel. Area: 1,850 sq. ft. Estimated cost with lot: \$25,000-27,000.



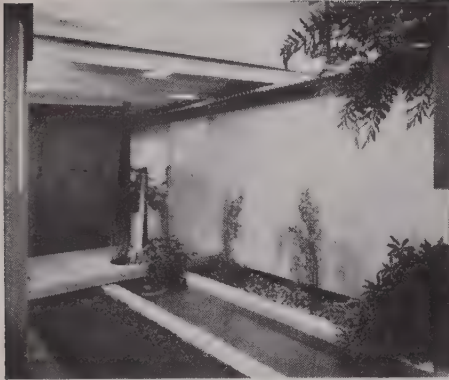
Formal living room furnishings and dark mouldings reflect the Oriental influences now gaining popularity.

to the twice-as-expensive custom house

Family room and open kitchen share their patio with the living room. Family room uses "indestructible" materials wherever possible.



(House 2 con't.)



Pool and planting soften the windowless front. Door is set flush in a wide walnut panel.

In Los Angeles,
90,000 people
paid to see
this Home Show model



Children's bedrooms have their outdoor play area. Even bathroom windows run to the floor.

Kitchen (right), with sliding glass doors, gets same indoor-outdoor feeling as the other rooms. Odors are carried off by exhaust fan.



Living room wall texture continues through the glass out into the court. High window runs around three sides of house, shaded by overhang.



Master bedroom, like every other room in house, has one whole wall of glass. (Exception: fireplace interrupts glass in living room, top photo).



Family room (right, above) might better be called a living kitchen. Neither doors nor ceiling-high partitions are used anywhere in the daytime area.





Rear view shows strongest Wright influence: massive roof and chimney, grouped windows, native materials, wide overhang.

3 Look how this builder borrows from Frank Lloyd Wright

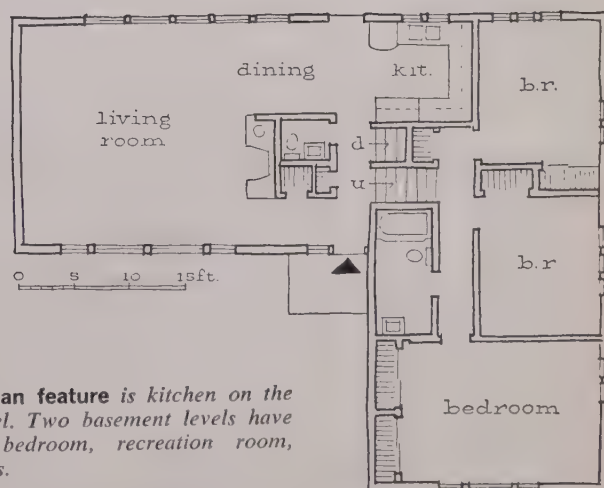
Builder Erdman learned a lot of sound ideas building custom houses designed by his neighbor Frank Lloyd Wright. Result: this Erdman house was a hit of the Madison Parade of Homes and the first Parade house to sell.

Among the Wright features home buyers liked:

1. The massive sheltering roof
2. The strong, ornamental fascia, lifted with permission from a Wright blueprint
3. The deep (2'-6") overhang
4. The pointed gable end
5. The wood-paneled living room
6. The oversized chimney
7. The strong fireplace mass (see below)
8. The long, continuous windows (up to 18½')

Buyers also liked the price—about \$6,000 less than for most splits this big in Madison.

Location: Madison, Wis. Builder: Erdman Homes. Area: 1,400 sq. ft. Price: \$23,900 with half acre lot.



Unusual plan feature is kitchen on the middle level. Two basement levels have an extra bedroom, recreation room, and utilities.



8' square fireplace mass 1) encloses inside lavatory and two closets; 2) partitions off entry (right) and dining area (left); 3) screens stairs; 4) forms passage to kitchen.



But in a Wright House you would never find: 1) unimpressive front door; 2) single small window in a big wall area; 3) wood used flush above masonry; 4) such conspicuous garage doors.



Series of photos shows how Gerholz has progressed from conventional 1½-story house in 1953. Master bedroom in 1957 model opens on patio.

4 Every year Bob Gerholz makes a good house even better

And this year's house is the best of them all because of three big improvements.

The first big improvement is in the size of the house:

The entire living room-kitchen-bedroom wing is 2' wider.

The family room is 6 sq. ft. larger than the living room.

The terrace is 400 sq. ft.—double last year's size.

The garden room is a completely finished and insulated room, fit for a fourth bedroom with no conversion.

The rear roof overhang is 8' wide (increased from 4').

The carport is big enough for two cars instead of one.

The second big improvement is in choice of optional items.

Last year's optionals (such as air conditioning) are this year's standard items. This year's optionals are:

A fireplace in the family room.

An exposed beam ceiling over the family room wing.

A rotisserie out on the terrace (set in the back of the family room fireplace).

Screening for the master bedroom's patio. (Patio platform, equal in area to the master bedroom, is standard.)

The third big improvement is the increase in the number of new items Gerholz includes for a quality house:

A plastic laundry tub in the laundry area.

An automatic vent fan in the kitchen.

Valance lighting throughout the house.

A built-in incinerator off the hallway.

Prewired telephone outlets for the terrace, bath, family room, kitchen and master bedroom.

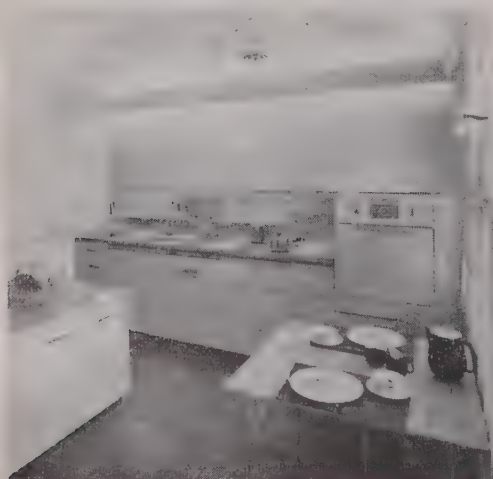
Vinyl tile (instead of asphalt) in kitchen and baths.

Carpeting in living-dining room, hall, and two bedrooms.

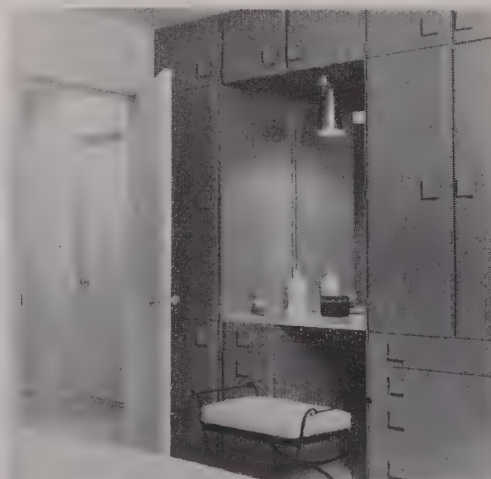
Two 2'6"x4' plastic-covered skylights in the carport roof above the bedroom windows.

Color styling for the entire tract.

Gerholz had salesmen plus tape recorders spotted in last year's model to catch buyer comments, then conferred with his architect and land planner to improve the model wherever the comments showed it should be changed. Total difference in cost, for all the improvements (including standard items like air conditioning): \$4,000.



Efficient kitchen has extra counter and cabinets. Open to the living-dining area, kitchen has room for informal meals.

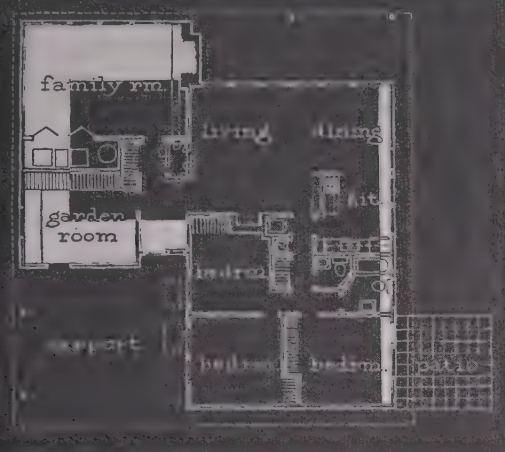


Master bedroom has built-ins along most of one wall. These were continued from last year's model as one of its best features.



Family room above has exposed beam ceiling. This model carries pitched roof over the entire family room-carport wing.

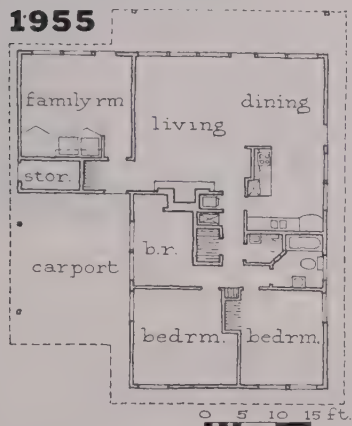
1957



Compared plans show where major size increases occur. Garden room was merely a storage room (below), now in deluxe model it has 185 sq. ft. of space. Increase of 2' width of living-bedroom wing gave master bedroom 195 sq. ft. (was 143), second bedroom, 144 (over 120), and third bedroom, 130 sq. ft. instead of 90. Family room is 22' x 15', double its previous size.

Rear view shows another option: this one replaces family room fireplace with door to terrace.

1955



Last year's model had a 70' x 100' lot.

Location: Flint, Mich. Builder: Gerholz Community Homes, Inc. Architect: William K. Davis. Land Planner: Carl L. Gardner. Area: 1,949 sq. ft. including garden room. Cost: \$26,950 on 75' x 100' lot.

Living-dining room is like last year's except for greater room width. Carpeting shown at right is standard this year.





810 sq. ft. outdoor living areas added only \$1,138 to cost: \$154 for sliding glass wall, \$480 for paving, \$400 for trellis, \$104 for screen

5 You can have three stages of indoor-outdoor living

This is the first Miami tract house where you can enjoy the Florida climate all the time in one big indoor-outdoor living area.

In a single integrated space you can sit outdoors in the sunshine when it's cool; indoors behind an all-glass wall when it's chilly or stormy; on the screened porch when the bugs are out.

This house is in an above-average price class—\$24,890 for 1,770 sq. ft. indoors, plus 290 sq. ft. screened porch, plus 520 sq. ft. patio, plus carport, plus \$1,230 worth

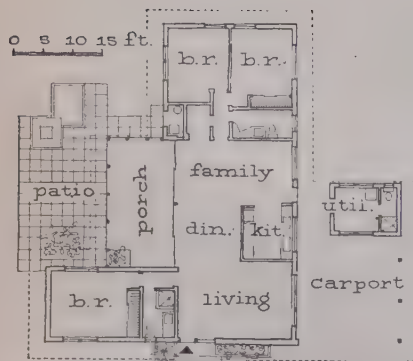
of built-ins on a \$5,000 lot 80' x 110'.

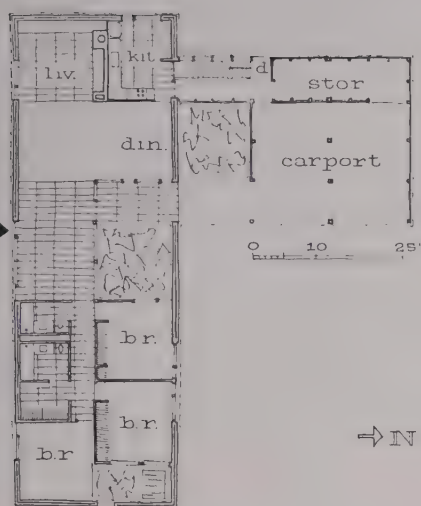
This house is doubly important because FHA agreed to finance the built-in furniture. The built-ins shown below—storage unit and desk, front; bar-cabinet, left rear; breakfast unit with drop-down table, partly hidden at right rear—cost \$1,230. Later models will include more built-ins.

Location: Miami, Fla. Builder: Fleeman Brothers. Architects: Polevitsky, Johnson & Associates. Designer of built-in furniture: Farakas & Griffin.

Plan is zoned for two-generation living. Children enter through family room to reach their bedrooms beyond. Front bedroom and more formal half of living area is for parents.

Four glue-laminated beams in ceiling of living area (below), cost \$325 erected, including 8' overhang over porch, 4' overhang on other side. Kitchen is behind 8' drywall screen at center.





Garden court (right) is located between carport and house (see plan). Wood strips are removable wood lath covering glass. This court is the only one with one completely open wall.



6 Garden courts give a house distinctive character

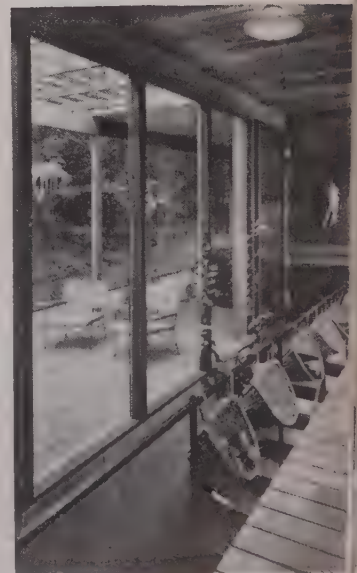


From a distance, only court visible is one at entrance. Big windows in wing at left are for two bedrooms.

This house is notable not just because of its fine use of natural materials and its clean contemporary lines, but because three garden courts are set within its walls.

Entrance to the house is past the first of the courts (above) and a second court separates the entry from the bedroom wing. The third court, at end of bedroom wing, is only 90 sq. ft. (others average 170) but it has a small reflecting pool and a screened roof. All three bedrooms get at least one wall almost entirely of glass because each opens on a court.

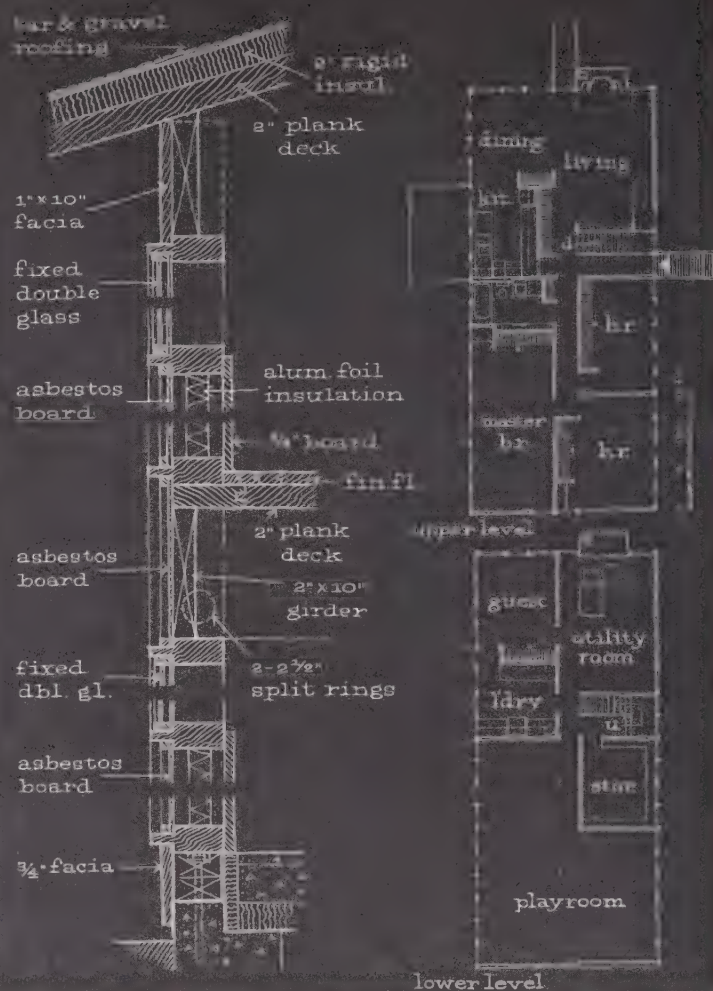
Location: Wayne, Ill. Architects: Schweikher and Elting. Contractor: G. Peterson and Sons. Owners: Mr. and Mrs. Joseph J. Fazel. Area: 3,550 sq. ft. including courts and carport. Cost: \$47,500.



Stair rail is lined with storage baskets. This is the service entry; carport is beyond the end wall.



3'-1" module was developed to receive stock doors, stock aluminum sliding glass units. All fixed glass is double. Downhill side of house (shown here) is full two stories high; uphill side shows only 1½ stories above grade, has window sills just above level of the ground.



Section through grid wall shows simple system of rabbetted mullions and muntin bars, designed to receive variety of materials. Plan is characteristic hillside solution, with entry to upper floor by way of ramp from uphill side. Lower floor has playroom, guest bedroom.

7 This two-story house borrows its walls from a skyscraper

Curtain walls make a lot of sense in skyscrapers. Can they make sense in houses as well?

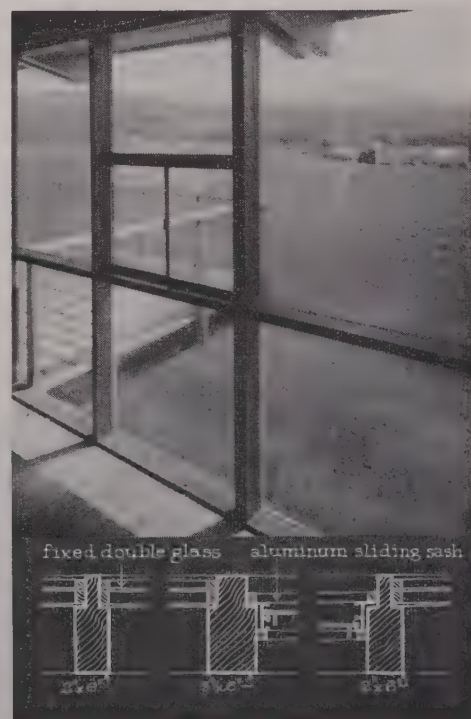
Architect Dan Kiley thinks they can—provided you modify them a little. This house shows what he means.

While a *skyscraper* curtain wall (as its name implies) is a curtain hung from a structural skeleton, Kiley's house curtain wall is strong enough to act as both skin and structure: every

other vertical member is a 3" x 6" strong enough to carry floor and roof girders. The lighter mullions are non-structural 2" x 6"s.

The resulting grid wall is filled with sliding sash, double-glass, flush doors or asbestos board to give pattern and variety to the simple facades.

Location: Stowe, Vt. Architect: Dan Kiley. General Contractor: Wayne Ayers. Area: 2,800 sq. ft.



Cantilevered balcony gives upper level of hillside house a 100 sq. ft. deck outdoors. This glassy facade faces south, works well even during harsh Vermont winters.

Structural mullions (above right) 6'-2", o. c., are made from 3" x 6"s, carry floor and roof girders. Intermediate mullions and muntins are rabbetted 2" x 6"s.



Skylit kitchen is open to dining area, closed off from living room. Visible at far right is part of the family room with play yard beyond; both are effectively controlled from kitchen, as is the front door of the house (see plan at right).

8 Here's the case for an inside kitchen

This is an inside kitchen that should—and did—silence the most hardened skeptics.

The skeptics were sure that inside kitchens must be dark and gloomy—but this one is the most brightly lit part of the house (in fact, the architect had to top off his plastic skylight with a sunbreak).

The skeptics were sure that inside kitchens must be blank-walled and cramped—but this one has views of two patios and a greater sense of spa-

ciousness than the living room itself.

And the skeptics were sure that inside kitchens must lack ventilation—but this one has the highest ceiling in the house, plus an exhaust fan to draw off kitchen odors.

That is why the buyers of this house think their inside kitchen is one of the best features of the plan.

Location: Tiburon, Calif. Builder: P. A. Bates. Architect: Robert B. Marquis.



1,650 sq. ft. house sold for \$24,500. Builder plans to put up more. Fireplace and patent flue are housed in redwood-covered stack at center of facade.

View from kitchen (right) extends all the way into dining patio. Backsplash of counter is high enough to hide work surfaces, not too high to block patio view.





Today's big overhangs, today's fenestration, today's low roof pitch, today's off-center look, today's varied materials

9 WOULD YOU TOO LIKE TO BUILD **Neo-traditional with today's trimmings**

Every merchant builder dreams of the perfect best seller. He dreams of hitting the jackpot with the double sales appeal of a house that is both traditional and contemporary—a house that has everything people like in the new, plus everything people like in the old.

Here is an interesting experiment to make this dream come true—an experiment sometimes successful, sometimes disappointing, always worth studying.

The builder advertises the result as "Contemporary Colonial." It is a pleasant well-finished house—a house well worth its \$36,000 price, a house that would please many of the clamorous women who told HHFA what they wanted builders to offer (H&H, June '56).

The pictures and their captions show some of the popular new features the architect and builder put into the house.



Today's mantel-less fireplace. Living room, seen from entrance hall, has a massive walnut-stained fireplace, with storage bin for firewood. Fireplace bricks are painted white, hearth stone is blue slate. The door beyond fireplace opens to family room.



Today's labor-saving devices. Kitchen equipment includes a wall refrigerator, range, wall oven, dishwasher, clothes washer, dryer, work desk telephone, radio-intercom control panel, indoor-outdoor package receptacle. Ceiling has acoustical tile.



Today's raised fireplace. Family room, 21'4" long and 12'4" wide, has a fireplace. Next to it, close to door into kitchen, is a service bar with two folding louvred doors. Below the bar space is provided for a built-in record player and radio.



Today's large windows. Part of family room is called porch because of big corner windows. Windows are high over the ground because room is above the garage. Each unit has one opening sash for ventilation, but house is air-conditioned with 3-ton year-round unit.

But these modern musts are missing:

No orientation—so the heavy front overhangs are mostly decoration and the big floor-to-ceiling windows face due East and West without shading.

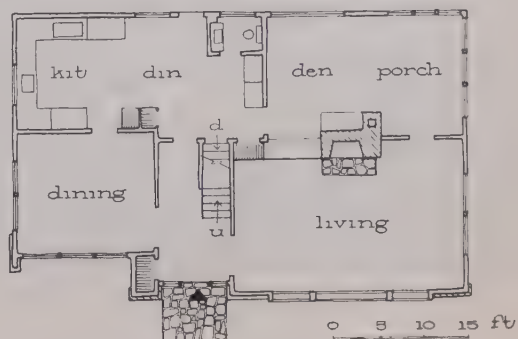
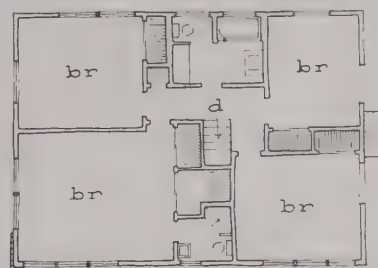
No open planning—so no room can grow by borrowing the illusion of space.

No planned storage—and nowhere near enough storage.

No open kitchen—so the housewife in this servantless house is shut up with her wonderful appliances and cannot share the life of her family and guests in even one of the four living areas—living room, family room, dining room or rumpus room. She cannot even keep her eye on the children at play—indoors or out (for contrast, see page 133).

No integration with the site—so there is no place for indoor-outdoor living and no room can double its livable area with an "outdoor room" outside. (For contrast, see pages 122 and 154.) Even the so-called "porch" is just an air-conditioned room with a corner window.

Location: Allendale, N. J. **Builder:** Bier-Higgins. **Architect:** Harvey Clarkson. **Area:** 2,800 sq. ft. **Price:** \$36,000 (including \$5,000 half-acre lot).



Yesterday's plan provides about 2,800 sq. ft. of floor space in nine rooms, including basement recreation room. All rooms are closed from each other. There are no indoor-outdoor living areas.



Today's corner window placement. Master bedroom has large windows on both outside walls. Room cantilevers more than 1' over first floor. This room has two closets, one rather large, and its own full bath. Built-in wall safe is part of \$5,000 of equipment in house.



Today's livable basement. Finished recreation room in basement is well lighted, by long windows 2'5" high and by electric controls regulating lamp brightness. Basement also includes storage and utility area. Fire-alarm system is provided.



Entrance court, 20' by 40', is reached through gate in blank wall. Parking area for two cars is between wall and street.

10 To achieve complete outdoor-indoor privacy,



This little New Orleans house makes use of one of home building's oldest and best ideas: the walled garden with the house in the middle.

It's an idea the Greeks and Romans developed, an idea that all Latin countries accepted, an idea that came into the U.S. through towns like Charleston and New Orleans, an idea that was never more useful than it is today.

For this house was built on a 50' lot (cut down to a mere 40' by side-yard restrictions)—and yet, because that lot is surrounded by high walls and fences, the house has more privacy, indoors and out, in front and in back, than most houses on one-acre plots.

Increasing land shortages combined with the increasing popularity of outdoor living will inevitably produce more and more logical solutions like this one. Let's hope they will be as handsome too.

Location: New Orleans, La. Architects: Curtis & Davis. Associate: Leo F. Wagner, Jr. Contractor: Huger-Geer, Inc. Area: 1,800 sq. ft. Cost: \$25,239 (with air conditioning and all kitchen equipment).

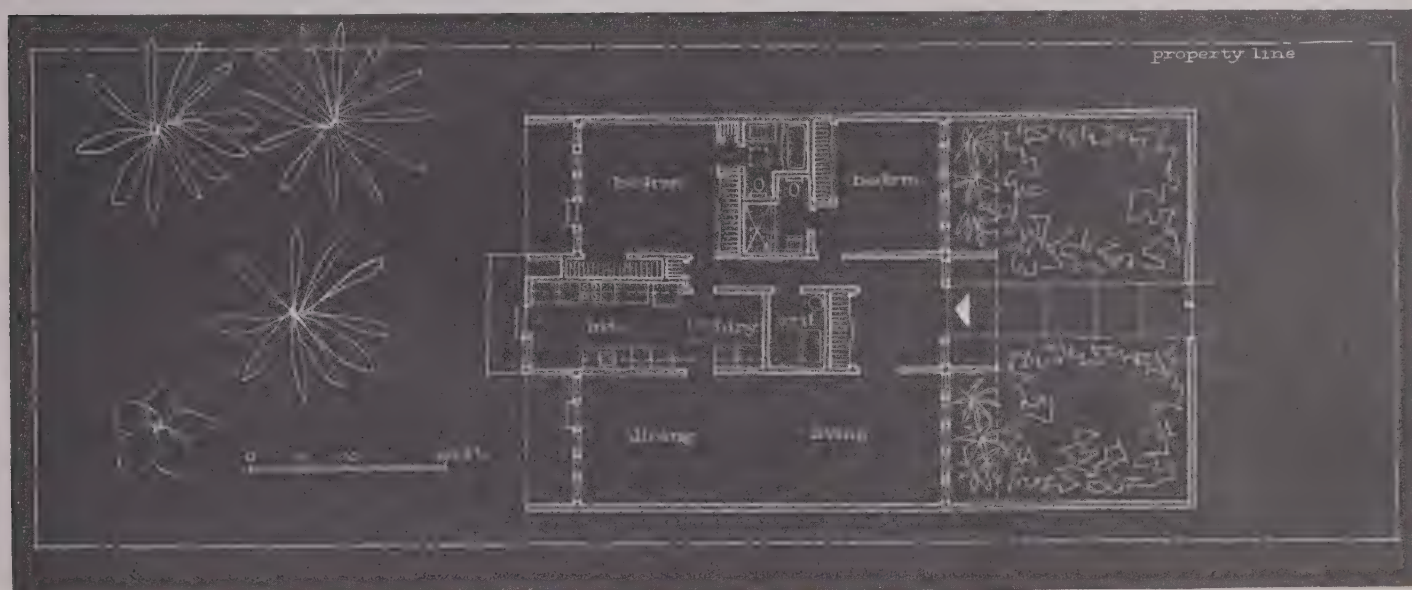
← Shuttered doors lead from entrance court into foyer of house. Glass-walled rooms have complete privacy from street because of high wall around the front garden.



Dining area is part of 33' long living space that extends all the way through the house, from entrance court to rear garden.

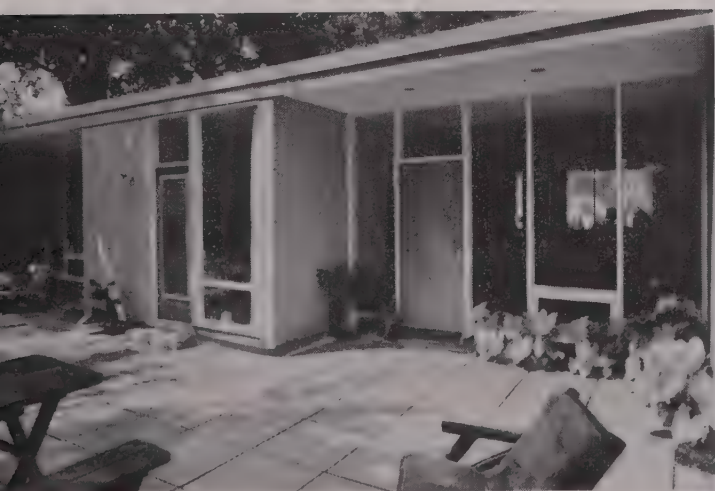


Floor-to-ceiling glass walls make interior spaces seem larger than they are. Rear garden is protected by 6½' high split rail fence.



Plan of house and lot was carefully developed to preserve big trees. Interior baths and kitchen are skylit and ventilated.

this house was built inside a walled garden



5' deep overhangs control glare, cut down air conditioning load. Exteriors were finished in T&G cypress, stained greenish-grey.



Projecting walls on sides of main entrance help shield bedroom. Lights in overhangs cut down reflection in glass at night.



Street elevation has its severe lines broken by the sharp angle triangle of the roof. Glass-filled gable lights the living room.

11 A steep pitch roof makes an arresting exterior



Side yard has terrace of living room. Fountain and pool are unexpected in tract houses, do much to increase the pleasure of outdoor living.

Every prospect who sees this house remembers it—even if he has visited a dozen other tracts.

Reason: Unlike most modern tract houses, this one has a really bold, steeply pitched roof—and makes the most of it.

It makes the most of it in two ways: first, by giving the living room the big lift of a high ceiling; and, second, by contrasting the steep pitch over the living area with a dead flat roof over all other rooms—a device that makes the pitched roof look even more dramatic than it would if it sheltered the entire house.

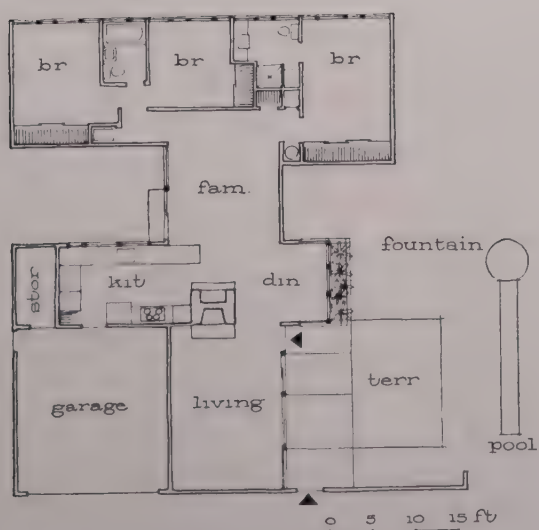
For Architects Anshen & Allen this new \$18,250 tract house represents an important departure from the low silhouette that has marked their previous builder houses. They took this step in part because they felt people wanted to get away from the “sameness” of so many tracts. Extra cost of the roof: about \$900.

Location: Sunnyvale, Calif. Builder: Elmer Gavello. Architects: Anshen and Allen. Area: 1,460 sq. ft. Price: \$18,250, including \$3,500 lot.



Living room is separated from the family room only by the fireplace. Big opening between the two rooms adds to spaciousness.

and a spacious interior for this one-story house



Plan gets variety with its irregular double-T shape. All rooms but family-living are covered by flat roofs.



Family room has its own barbeque, with a quick-meal counter off the kitchen. Dining (not shown) is opposite kitchen and across family room.

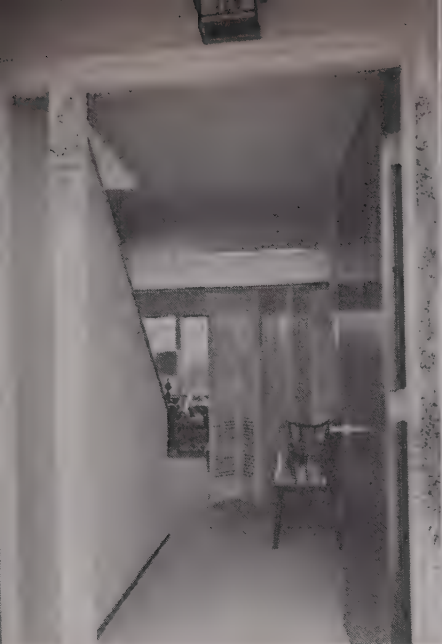


Steep roofs are so unfamiliar to today's workmen that special scaffolding was required in the construction of this and the house shown on pages 138-139. These houses are located on the edge of an orange orchard.

12 Here a high and steep roof is used

Stuccoed exterior's strong color is new in California. Bright hues will be used throughout tract. Fences in background continue around lot.





Entrance hall leads directly to living room. Vertical siding is on exterior of stair well.



Traffic lane (see plans above) between garage, kitchen and upstairs bedrooms can be hidden from living room by wood shutters, which unfold to form an enclosed corridor.

to create a modern version of the expansion attic

Architects Anshen & Allen like their new, steep-pitch roof for more than design reasons: it can also be a source of inexpensive space.

That is shown clearly in this expansion-attic house which manages to put all three bedrooms and two baths right under the roof. As a result, the ground floor is left entirely to living areas and a big, 2-car garage.

A good-looking dormer window gives light and ventilation to the upstairs baths and one bedroom, but unfortunately, end bedrooms get only one window each.

Both this and the one-story house (pages 138-139), were designed for the same tract. One reason for steep roof pitches on both models was the desire for unity within the project where both one- and two-story models add variety.

To make the fullest possible use of each lot, the builder placed the houses as close to the property lines as local zoning regulations would permit—3' in most cases. Fences were used to screen lots from each other, create privacy for the glass-walled interiors as well as the outdoor living areas. The pool and landscaping shown in picture opposite are not included in the price of the house.

The steep-roof houses are attracting buyers who like contemporary and those who like more conventional houses. The builder also expects the old-world flavor of the steep roof to make them popular with older buyers who have more money.

Current plans are to build 150 houses, 100 of them one-story houses and 50 two-story. At present, 27 houses are under construction, and 25 have been sold.

Location: Sunnydale, Calif. Builder: Elmer Gavello. Architects: Anshen and Allen. Area: 1,350 sq. ft. of living space. Price: \$17,250, including land.



Master bedroom (above) has typical expansion attic ceiling. Closets are opposite private bath. Hall door closes suite from rest of house.

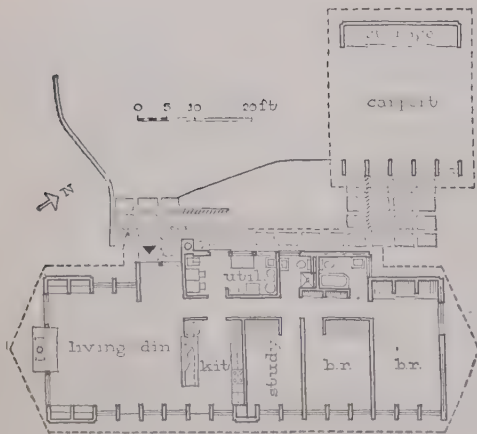
Living-dining room (below) has sliding glass door which leads to terrace. Additional dining space (not shown) is provided in the kitchen.





Concrete block exterior was designed on a 4' module. All glass is fixed; ventilation is through louvered hoppers, above or below glass.

13 Masonry piers give this house its texture and rhythm



Plan adheres to 4' module, has all utilities grouped along north-west wall of the house.

There is a renaissance of concrete block in home building—even north of the Mason-Dixon line. This Wisconsin house suggests some of the reasons.

For the block used here—a greyish-brown, ground-face, light-weight, shale-aggregate unit—has excellent color and texture. Laid up with continuous vertical and horizontal joints, it makes pleasant patterns (and simple corner details). Its insulating value is good, especially if used in cavity walls, as on the north side of this house. And it has superior strength—actually as well as visually.

Architect Maynard Meyer used a rather traditional masonry pier system to support his beam-and-plank roof. The piers are 4' on centers and give the facades a distinctive rhythm. All masonry stops at a 7' (door-head) line; everything above that line is either glass or wood.

Location: Mequon, Wis. Architects: Maynard W. Meyer & Associates. Area: 1,888 sq. ft. (plus 546 sq. ft. carport). Cost: \$27,000 (without landscaping, lot, fees, etc.).



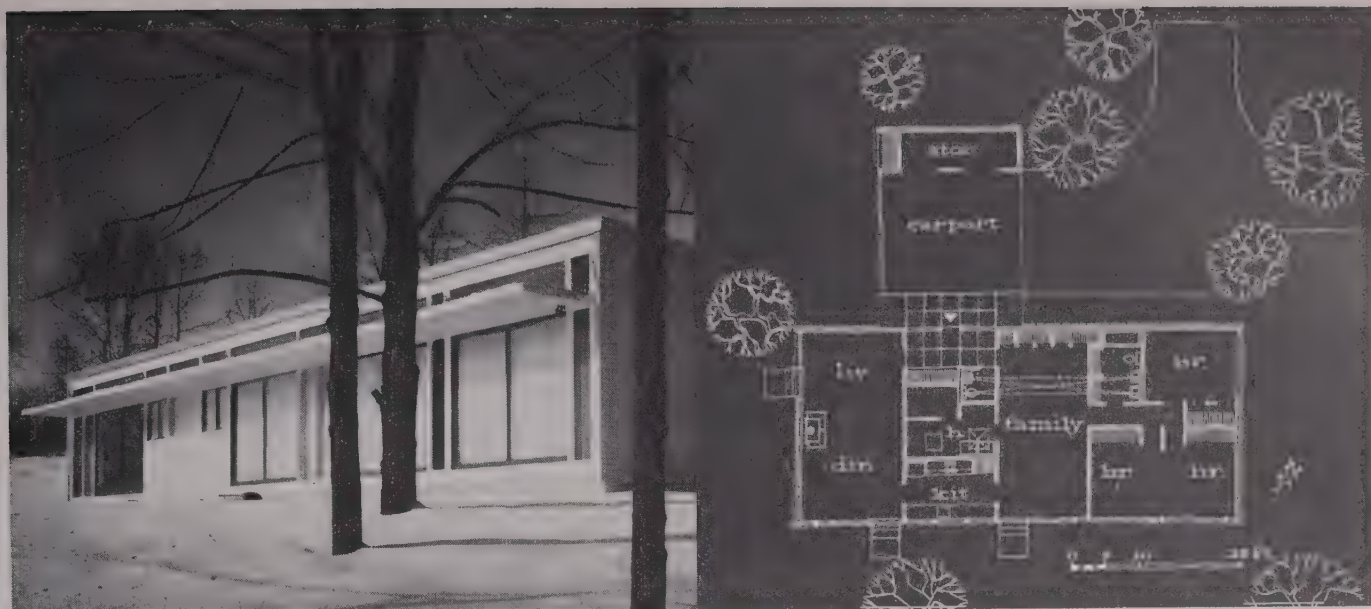
Space between masonry piers was detailed to take stock double-glazed units. This accounts for slightly raised sill.



Masonry-and-sheet-metal fireplace in glass wall cost about \$400, is faced with tile on inside for easier cleaning.



Firewood can be put into wood boxes from the outside, through small doors on either side of masonry hearth.



Glass facade faces south-east, is protected by sunshade (see cover). Two-zone living area (see plan) is divided by sky-lit utility core.

14 Today's family-needs shaped this simple plan

If a good architect were to sit down and plan a house for a "typical" U.S. family, chances are that he would come up with something not far different from this excellent plan. It has just about everything a moderate-size, three-bedroom house should have:

It has a formal living area as well as an informal family room.

It has a kitchen in control of both.

It has a compact utility core, including a toilet near the main entrance.

It has a real entrance foyer.

It has two children's bedrooms divided by sliding doors, so they can be used separately or together.

It has the right storage in the right places.

And it has good orientation, with most rooms facing south-east and away from the street.

Because the architects achieved all this in a simple, orderly structure, the AIA's Philadelphia Chapter last May awarded them its Silver Medal for design excellence.

Location: Gladwyne, Pa. Architect: William W. Eshbach, Associates: John Glass & Harry Kale. General Contractor: G. J. Supplee. Area: 1,820 sq. ft. (plus carport).



Sunshade is wooden egg-crate made of 1 x 4"s, suspended with triangular steel strap hangers.



Formal living area has 450 sq. ft. centered on prefab metal fireplace. Ceiling (and roof) were pitched $\frac{3}{4}$ " per foot.



Native to Long Island, this split level is built on gently sloping land as splits should be. Landscaping is included in price

15 Why is this trim \$23,900 split level



The builder reports: "We have been on the Island for ten years and we have had successes before, but we have never seen anything like the way this house sells. We opened on a rainy weekend and took 226 binders on a 168-house tract."

Says the mortgage lender: "The house is selling like wild fire. We feel it is the kind of a house that would appeal to a man who wants a \$35,000 house but has only \$23,000 in his pocket—champagne taste, beer pocketbook."

Says the builder: "We combed HOUSE & HOME's list of what buyers want in a house (May '54) and sat down with the architect to design a house that gives them just what they ask for."

"We offered a patio, a good kitchen, and amenities like a sunken entrance. Brick masonry goes all around the house instead of just in front."

"We were able to save some money on the kitchen by cantilevering it 4' over the foundation wall to avoid offsets in

the footing. We used a similar detail in the bow window in the front of the house."

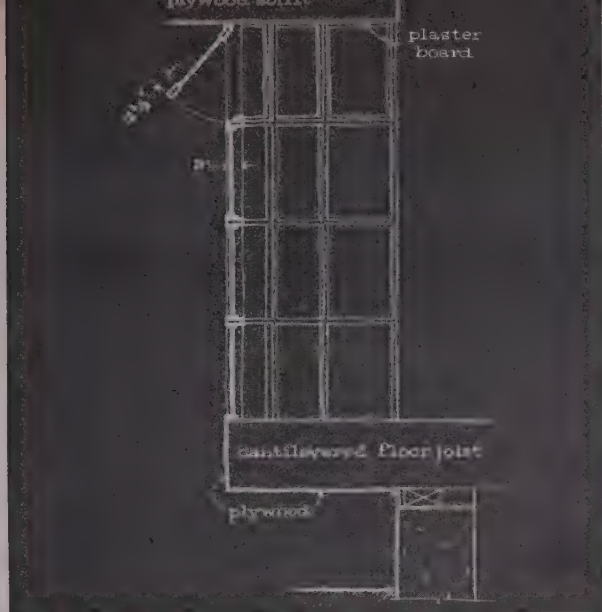
"Certainly one of the reasons the house sells so well is its location and selling price. It is a lot of house for the money and the price is really low for this area."

Says the architect: "There are two things about this house that set it off. 1. The use of an attractive new material on the exterior, the scored plywood. 2. Although it is a tried and true split, we gave the design a fresh look, nice details, and a wide overhang."

Says the sales agent: "This house is easy to sell. It is a good-looking house outside, and people are amazed how big it is inside. Mothers like the central location of the kitchen because they can watch their children inside the house and outside. Everyone likes the extra features, like the bow window, and everything is well-built. But I guess it's so much space for the money that really sells them."

Popular feature is sunken entrance (left) with flagstone floor, frosted glass around door. **Less popular** are the steep steps, a drawback common to many splits.

Location: Port Washington, L.I., N.Y.
Architect: Herman York. **Builder:** Seymour Malman, Stanley Michaelson and Harry Weisburd. **Area:** 2,100 sq. ft.
Price: \$23,900.



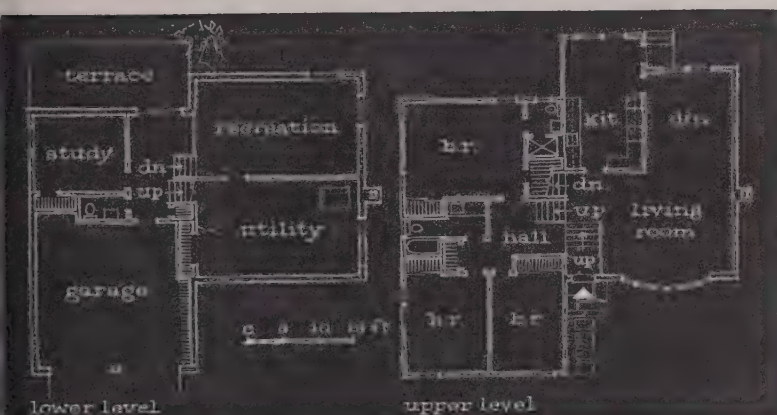
Big bow window added only \$16 to cost

This is one of Architect York's most successful details (see *H&H*, Aug. '55). The floor to ceiling version cost the builder only \$16 more than a picture window with a case-ment each side, gave the house an individual touch that is a real sales asset.

Floor joists are allowed to extend over the footing, are then faced with plywood. The window unit is fabricated of seasoned wood, dovetailed and assembled in a shop. It is then trucked to the job and fitted into place. Living room (right) has no other window, gets sun, distinction and spaciousness from the bay.



a sensational bestseller on Long Island today?



Big rooms, special features sell house

Buyers' demands shaped this house all along the way. Rooms are large and have cross-ventilation. There is adequate storage space. There are blank walls for easy furniture arrangement.

Women talk a lot about the kitchen (upper right). They like its central location and they like its separate entrance. The breakfast area and the built-in equipment are popular (dishwasher and refrigerator are optional extras).

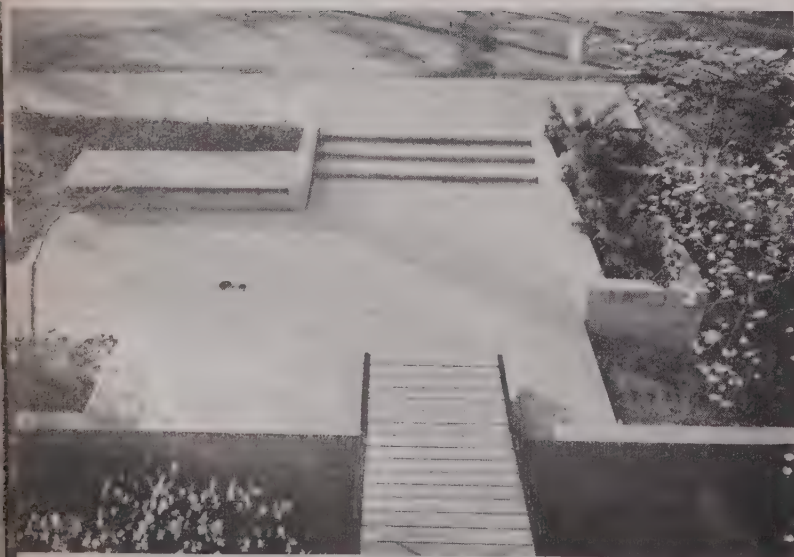
Unusual for a split is the lounge room and fourth bedroom on a lower level. Some buyers ask that the bedroom be left open to the terrace room (lower right) to make one large room with access to the patio.





Entrance facade is symmetrical, approached across wooden ramp which further emphasizes floating character of upper floor.

16 This hillside pavilion reaches for perfection



Entrance terrace makes a charming "outdoor lobby," is linked by ramp to front door. Floor is paved with pebble-surfaced concrete.

Not many houses are built nowadays that make a major contribution to architecture *as an art*. This, however, is such a house.

It was designed by Architect George Matsumoto and built for himself. And when a good architect builds for himself, he tries to make his house a complete statement of his beliefs.

This house is a statement about several matters important to architecture: it is a statement about structure—modular post-and-beam structure arranged in precise 8' bays, and exposed to give the house an orderly discipline as well as a decorative rhythm. It is a statement about planning on a hillside—taking advantage of natural grades at both levels. It is a statement about detail—slim and neat throughout, revealing the structural pattern and refining it.

And it is a statement about form: for this wood-framed pavilion seems almost to float about its masonry base; and, like all floating objects that are surrounded on all sides by light and air, this house reveals its simple form from all sides and from all angles.

(Con't. on page 148)

Location: Raleigh, N.C. Architect: George Matsumoto. General Contractor: Frank Walser. Area: 2,000 sq. ft. (plus carport). Cost: \$18,000, without landscaping or 1-acre lot.

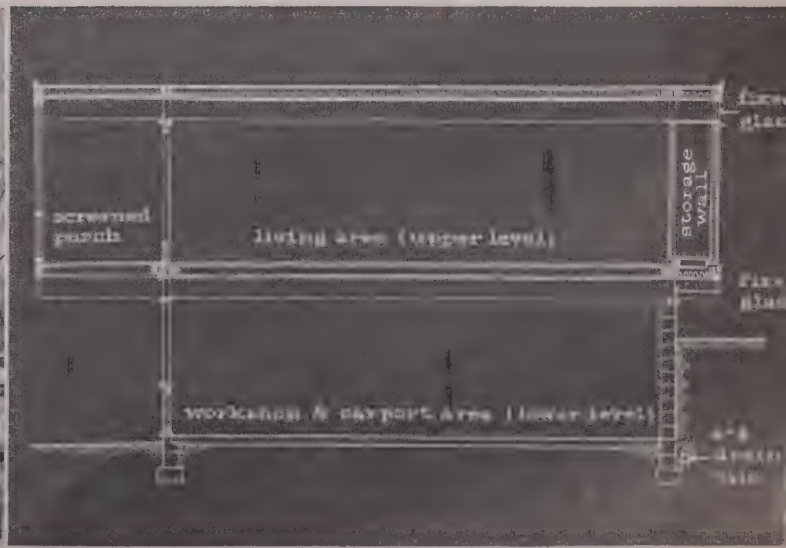


Like a Japanese lantern the house glows at night. Glass-slots between girder-ends separate roof from walls, floor from foundations.

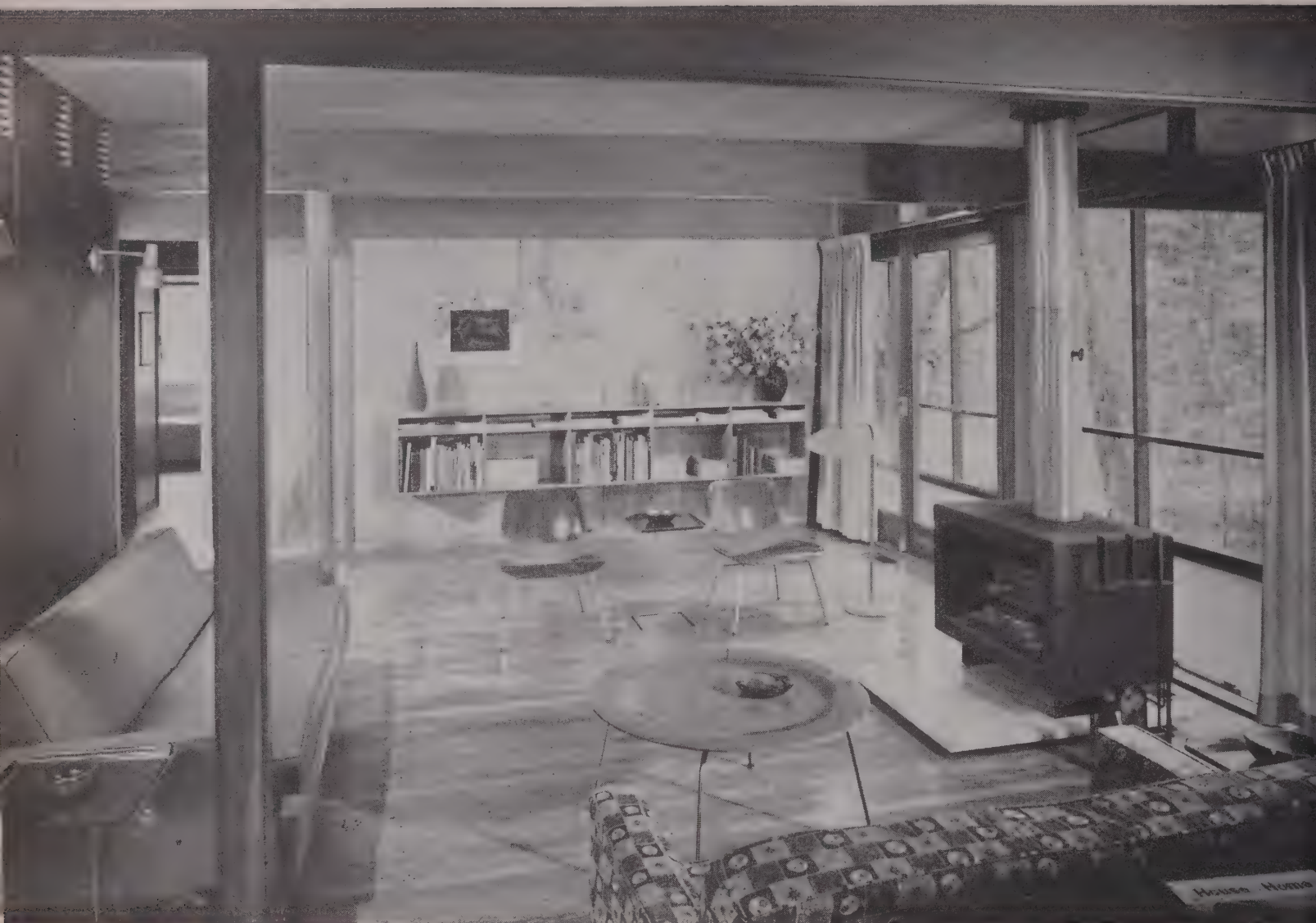
in structure, plan, detail and form



Side view shows carport in lower level. Upstairs, a 40' long, 6' deep screened porch faces downhill. Vertical siding is redwood.



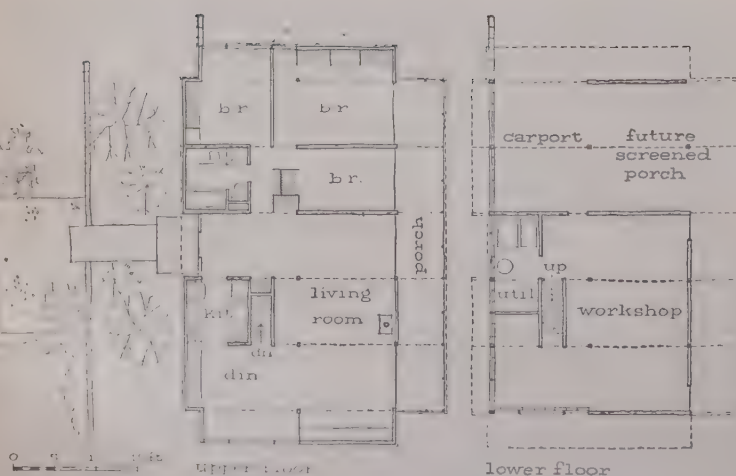
Section demonstrates advantages of hillside: access to outdoors on each level, inexpensive space gained between foundation walls.



Living area is 28' long, faces downhill across screened porch. Fireplace is in direction of view. Flue has 2" thick glass wool lining.

(House 16 con't.)

...and in its interiors, this hillside pavilion is full of practical solutions to common home building problems



Upper floor plan adheres strictly to 8' module, adds space to bedrooms and dining room at both ends by use of 4' cantilever. Lower floor contains carport, utilities, architect's drafting room.

It is hard enough to design a beautiful house when cost is no object; it would seem almost impossible to design and build a beautiful house for \$9 a sq. ft. (including a 3-ton air conditioning system). Yet that is exactly what Architect Matsumoto has done.

He did it by always keeping one eye on carpentry costs. His modular planning and detailing allowed for the use of standard 4' by 8' sheets of plywood and hardboard *without cutting*. Where cutting the sheets was unavoidable, Matsumoto's details called for re-using the waste strips in the casing around posts and girders. Other trim was eliminated as much as possible. The ceiling framing, for example, consists of dropped girders topped with a narrow, 3/4" thick strip of wood on which the joists rest. Purpose: to provide a slot along both sides of each girder into which the sheetrock could be slipped so the rough edges would not show.

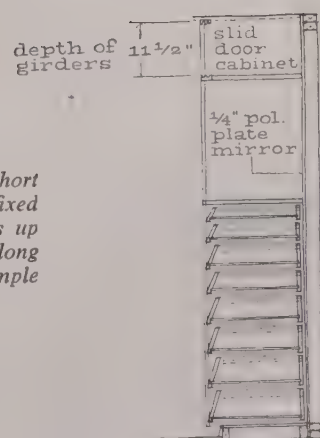
The result is a custom house of cabinetwork precision and elegance—at a cost many production houses can not match.

Dining area (right) has kitchen-counter extension along rear wall. High windows above cabinets fill in space between girder ends.

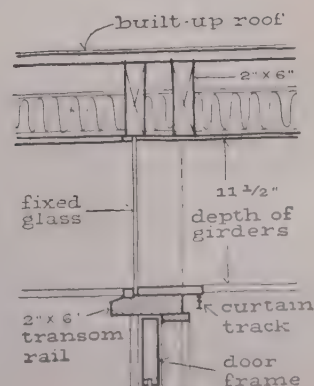
Compact kitchen (below) is only 8' long, but cabinets at right extend another 8' into dining area. Counter top, left, is of mosaic tile.



Built-ins along long walls of house stop short of undersides of dropped girders, have fixed glass strips above that line. This unit goes up to full ceiling height since it is located along short wall of house. Chest is typical of simple detailing used throughout.

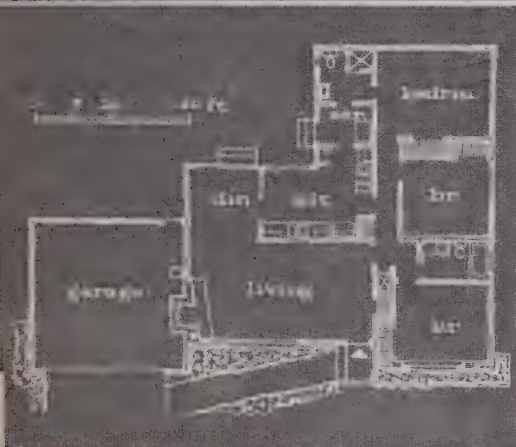


Dropped girders are full, standard door height above floor level. Resulting horizontal grid-line establishes head for all interior and exterior openings. This detail shows head at porch doors, with fixed glass strips filling in space above between ends of girders.





Cinderella touches include shakes, scallops, decorated shutters, windows, doors



Plan is more open than exterior suggests



Sliding glass door leads to rear terrace



Open kitchen (left) is seen from dining end of L-shaped living room. Kitchen itself has ample eating space, built-ins.

17 Here is the original Cinderella

This is one of the most influential houses of the year. It originated in Southern California and is now being built under franchise as far East as Oklahoma (where NAHB past-president Bill Atkinson is the builder).

Reason for its rapid success is simple: buyers like it. When the Los Angeles market grew tired of many another design, Cinderella's sales went on merrily.

People like the folksy, story-book qualities of the heavy shake roof, the scalloped fascias, the diamond-shaped window panes. The house shown here has one of the plainest fronts in the builder's line of thirteen exteriors. Some of the others have roof lines that swoop nearly to the ground, complex dormers, and other Swiss chalet touches.

The sales success of this kind of house has special significance in the present buyers' market. People like it for the same reason they like chrome on their cars. The Cinderella represents the revolt against plain and undecorated surfaces—especially against the plain stucco or bare board fronts of many other Los Angeles models. (See page 55.) Cinderella looks like the kind of house that many people early in life promise themselves someday to own. The Cinderella model also represents something different—and in an age when cars, TVs and refrigerators are redesigned nearly every year, people want changes in home designs, too.

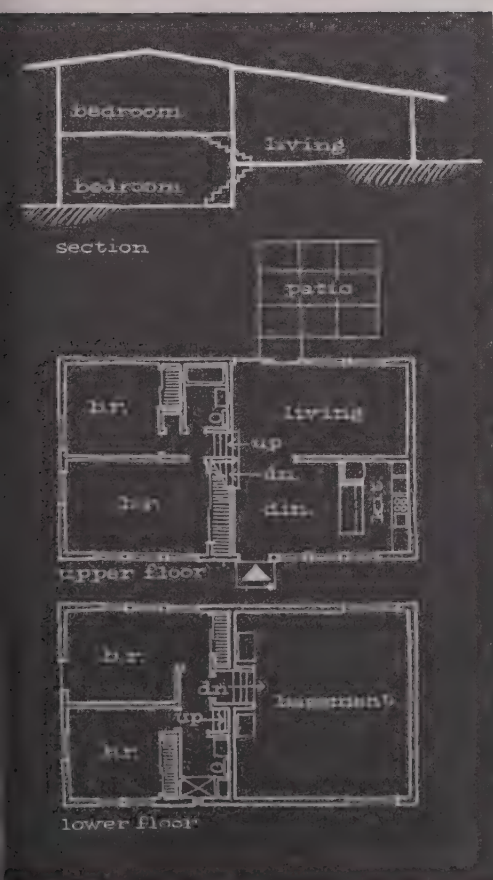
Plans and exterior designs are copyrighted by Vandruff Homes, Inc., Anaheim, Calif. The Vandruff brothers build in several areas themselves and they also sell plans, data on cost-cutting techniques and a merchandising package to franchised builders.

Location: Anaheim, Calif. Builders and designers: Vandruff Cinderella Homes. Area: 1,300 sq. ft. Sales price of this model: \$15,250.



Rear of house has glass wall and large terrace. Buyers like this side so much, about half of them have had it faced toward the street.

18 New idea in splits: put the bedrooms top and bottom



Plan and drawing show how architect puts four bedrooms and two baths into compact area. Either side of house can face street.

This split level is selling briskly in the Washington area because it offers four bedrooms and two baths, plus an 85' lot for \$16,900.

Builder Carl Freeman is able to give so much house for the money because he puts two of his bedrooms and a bath on the ground floor—space given over in many other splits to a garage and recreation room. He locates two more bedrooms and a bath in the top level.

Freeman believes that to make a split economical, the roof line should be kept simple. The model shown here does not have a carport. Buyers can have one for only \$350—a low price because it can be built by extending the roof. Sixty per cent of buyers take the carport.

Freeman's split also makes news because either front or back can be faced to the street.

Location: Bethesda, Md. Builder: Carl M. Freeman, Inc. Architect: Joe Miller. Engineer: Arnold Kronstadt. Area: 1,350 sq. ft. plus basement. Price: \$16,900.



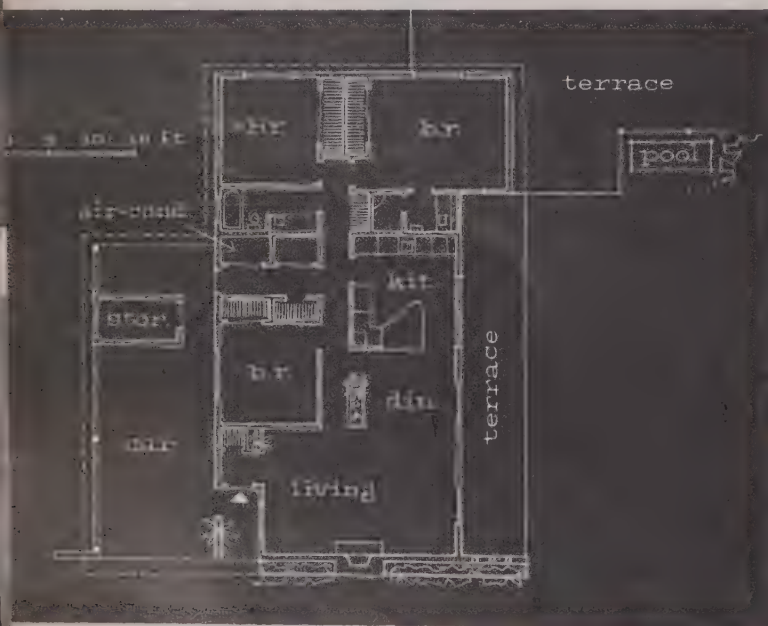
Dining room flanks central stairs on one side, living room on the other. Ceilings in living area gain height by following roof pitch.



Living room with its glass wall and sliding door faces front in some plans, or to a paved rear terrace, like this, in others.



ONE—Impressive exterior of ruddy, burnt adobe brick catches buyers' eyes. House looks wider than it really is because roof extends over carport. The raised planting boxes keep the chimney from looking too tall, make gardening easier.



THREE—Outdoor living is provided for. Large, well oriented terraces feature accents like planters and a pool. Reinforced plastic panels on 2" x 4" frame define rear terrace and give it real privacy.

FOUR—Fully equipped kitchen appeals to women. Colored appliances include dishwasher, combination washer-dryer and built-in refrigerator. Note novel shape of breakfast counter (foreground).

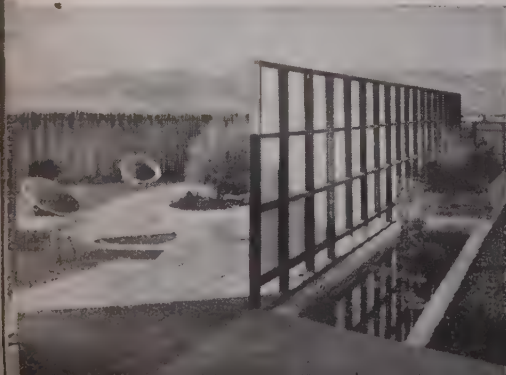
19 Five counts make this house a success in Arizona

The five excellent features shown on this page make real sales sense in Arizona, because they are the things buyers want most. Tucson Home Builders Association President Ed Manley built it for the Parade of Homes this year.

Location: Tucson, Arizona. Builder: E. J. Manley. Area: 1,750 sq. ft. Price: \$26,290 including half acre lot.

TWO—Year-round air conditioning (see plan, left) is standard equipment, a definite sales advantage over evaporative cooling. House is well planned for air conditioning with its deep overhangs (dashed lines) and minimum of glass toward South and West.

FIVE—Luxury "extras" like these are included at no additional cost: wall-to-wall carpeting, mahogany interior trim, exposed masonry walls and raised stone hearth, big expanses of sliding glass.





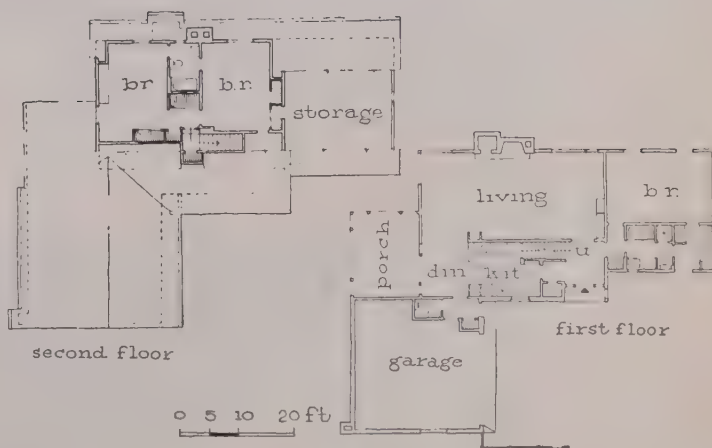
From street, house appears to be completely conventional. Garage roof line is like roofs of old New England "salt-box" houses.

20 Now the traditional house is beginning to open up its plan

Even where the market demands traditional exteriors, the inside of the house is beginning to show the influence of contemporary planning.

This house, in Cleveland's largest high-priced development, has a semi-open plan, along with very efficient circulation. And just as important, it got this openness and efficiency without making any serious sacrifice of the traditional character of the exterior. In fact, exterior materials are cedar and brick with a hand-split cedar shake roof.

Location: Cleveland, Ohio. Builder: Keyes and Treuhaft. Architect: Maxwell A. Norcross. Area: 1,900 sq. ft. Price: \$51,000 with landscaping and \$5,000 lot.



Long fireplace has raised hearth, lacks conventional mantel. Wood storage is at left. Wood beams spanning living room are 6x4's.



Most of openness is between kitchen and dining (below) and dining and living room (plan). Central entrance eliminates unnecessary halls.



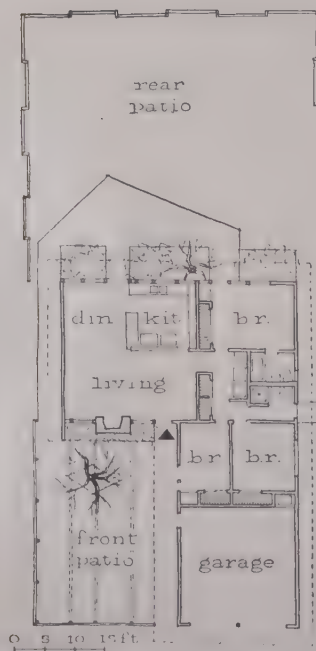
Dormer windows and screened-in porch, seen from the side and rear, make the house look much larger. Dormer gives extra light and air to upstairs bath and bedrooms. Screened-in porch opens off the dining area.





Sandwiched between two patios, this glass-walled house has plenty of privacy. Picture shows pilot model which won First Honor Award in A.I.A.-H & H-SUNSET Competition last May. Later models (opposite) are narrower, fit 60' lots.

21 This two-patio sandwich proves a surprise best seller



Here is a house no real estate man thought would sell—a house sandwiched between two patios, with blank, 6' high walls facing street and neighbors. And yet, this house not only sold; it was so overwhelmingly preferred by homebuyers that Builder John MacKay had to limit the proportion of patio houses in his development to 60% in order to get variety along the street.

And that's not all: the house first sold well in suburban Palo Alto, 33 miles south of San Francisco. That was surprising enough, for the walled garden seemed more urban than suburban in character, and salesmen were sure buyers would prefer a more "countrified" site. They were really confounded when the house next became the best-seller in MacKay's rural Santa Clara development, 48

miles outside San Francisco. Here MacKay sold 118 of his "urban" two-patio houses, only 25 others.

Anshen & Allen, the architects, are sure that this type of house is a fine answer to outdoor privacy on a small lot—and to privacy indoors as well if your walls are glass. They wanted for years to build such houses, but few builders were willing to go against their salesmen's advice until MacKay took the big chance. Now builders as far away as Sacramento are picking up the idea. About 800 of these Anshen & Allen patio houses have been built (with slight variations) by MacKay and others. And wherever they were built, they became an immediate success.

Location: Santa Clara, Calif. Builder: John C. MacKay & Associates, Inc. Architects: Anshen & Allen. Area: 1,260 sq. ft. (plus 2-car garage). Price: \$16,300 with fences, but without paving in patio.

L-shaped plan (left) has 700 sq. ft. front patio surrounded by high fence, another patio in back. Paving is not included in price.



New model has "rustic" fence in place of stuccoed wall of Pilot Model. All front fences were set back 25' from road to permit off-street guest-parking, have only two openings: a gate (shown open) and a two-car garage door.



Side of house has privacy walls and fences just like the front. Fences are included in price.



Rear patio serves as play yard. Kitchen has "Dutch" door made by cutting stock door in half.



Glass-walled living room needs no curtains because entire lot is surrounded by wooden fences. Other models of same house have fireplace between living area and kitchen, full glass wall opening out to front patio.



The north side of this house faces the view. Every important room opens on this side. Cantilevered balcony is outside living room.

22 Here's how to face a view to the north . . .



View to north is from living room. Trees break north winds.

If your view faces north—even though it may be the downhill side of your lot—you can still get lots of sunshine into most of your rooms if you open up the south side with a sun-well.

That's what Architect Grossi did in this house.

His sun-well is a two-story shaft located on the south side of the house, open on one side to the living room, dining room, play room and library, and on the other side to a high expanse of glass that lets in an abundance of sun to all adjacent areas.

Then Grossi opened the north side to the view, with double glazing for protection from cold winds.

Even with glass almost to the floor in both the living room and playroom the house is comfortable in the winter because of the baseboard heat installed beneath it. Grossi kept the overhang on this side of the house to 8" to let in as much light as possible.

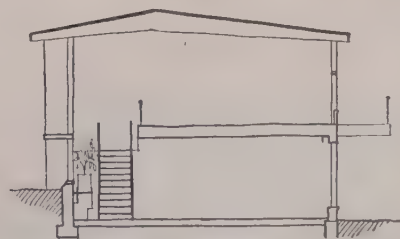
(Con't on page 158)

*Location: Port Washington, Long Island, N.Y.
Architect: Olindo Grossi, Dean, School of Architecture, Pratt Institute. Consulting Engineers: McGuinness and Duncan. Area: 5,000 sq. ft. Cost: \$60,000.*



Sun-well lets sunlight pour into house, makes this a fine place for plants.

and still trap plenty of southern sun



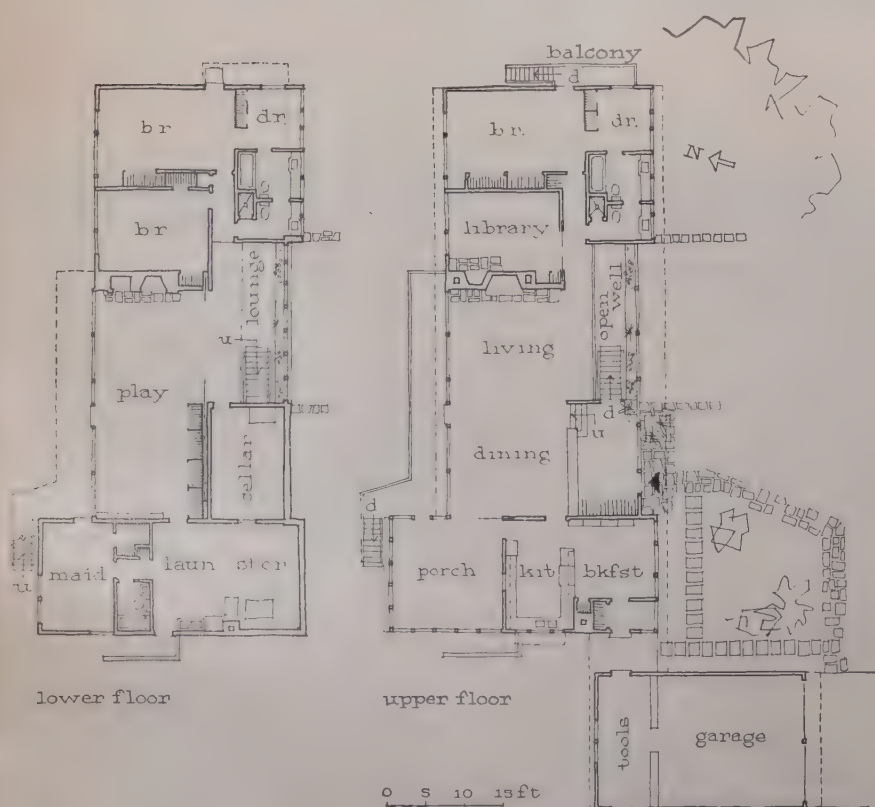
South side of house shows sun-well from outside. Retaining wall keeps grade at entrance, at left of glass, at street level.





Handsome glued-laminated beams enhance the pattern in the wood ceilings, span 28' over living room. Beams cost \$275 each.

(House 22 con't.) ... and these details show how to unite design



Structural elements are a major design asset in the inviting interior of this fine house.

The 30' long glued-laminated beams were chosen to carry the roof load, but the sleek appearance of the wood is just as important to the good looks of the house.

If you plan to use these beams, follow Architect Grossi's advice. Supervise their erection closely, because crews often allow chains (used with cranes hoisting beams into place) to slip burlap wrappings and mar the beams' soft wood.

Grossi feels they are an economy: "They can be put in at one clip and no plastering or wall-board is necessary—they are a finished product," he says.

Tongue-and-groove decking 2" thick spans the 7' between the beams to form the roof deck and finish ceiling at the same time. There is also rigid insulation and a built-up roof with marble clips.

This house gets plenty of texture by contrasting its plank-and-beam construction with the native stone walls.

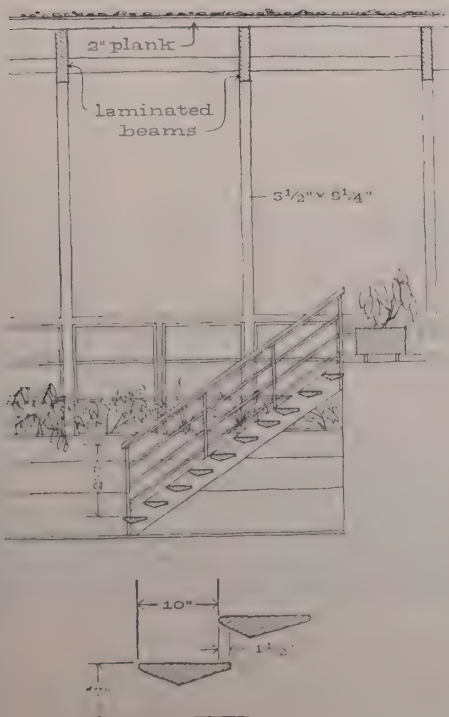
Economical two-story plan (left) uses sloping site to best advantage. All rooms are above grade except utility basement, which is cut into bank. Sliding wall closes playroom from lounge.

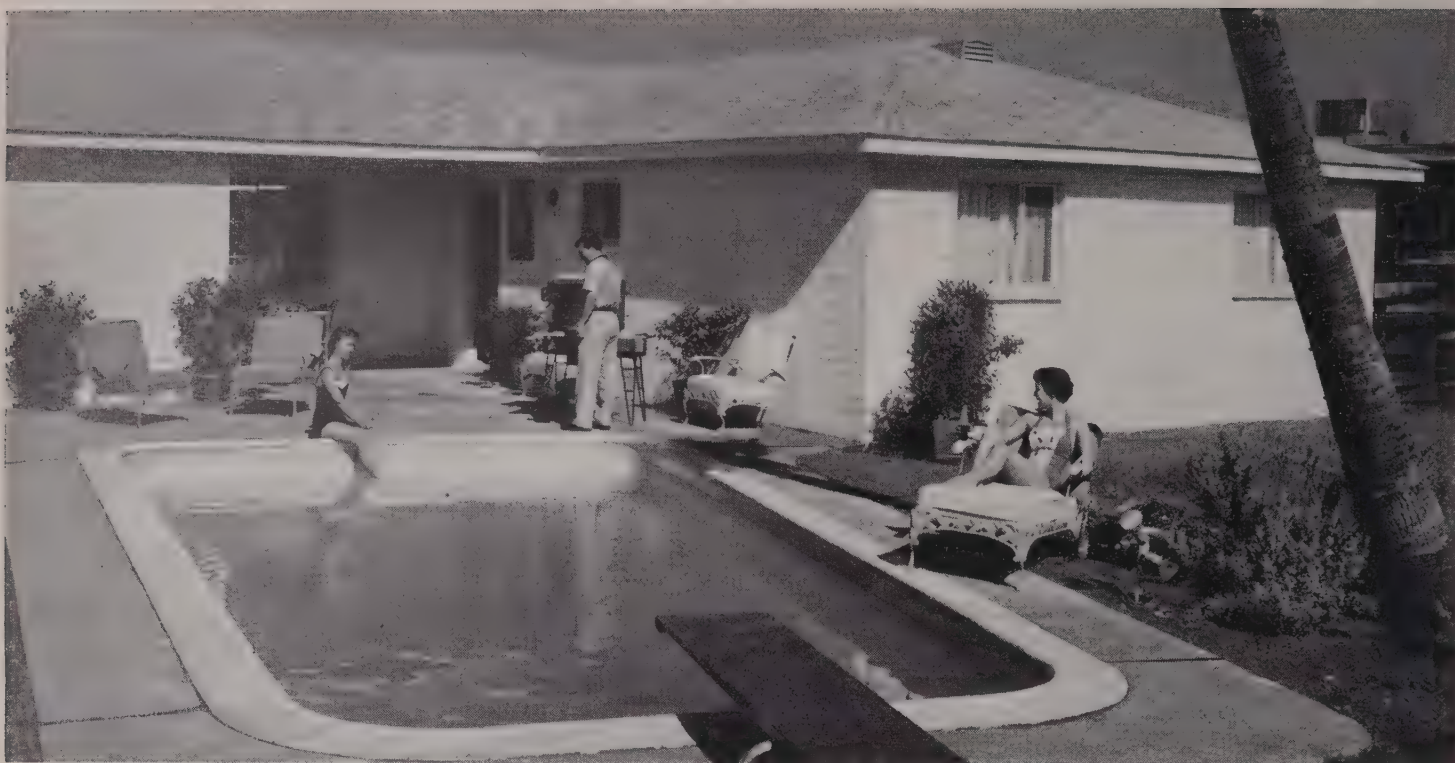


High (22) glass wall of sun-well carries up to second story ceiling

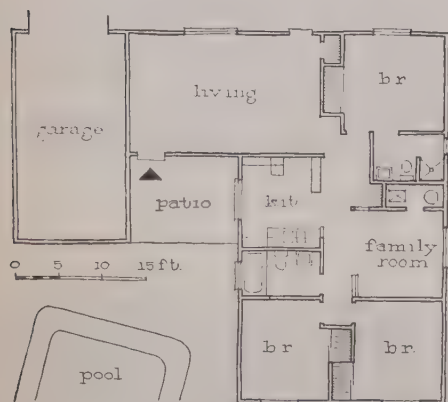
Trim stairs lead up to entrance. Balusters are metal, handrails and treads are oak.

and construction





Pool, covered patio and terrace are behind Long's "Santa Barbara" house. Pool is \$1,800 part of sales price. Pool contractor was able to save \$700 because of mass production.



Legs of L-plan are equal width, making all shop precut roof pieces the same.



22' living room has doors to both street and patio. Ducts (but no cooling) are in.



Street side of house shows full garage, rare in Phoenix even in expensive houses.

23 "LIVE LIKE A MOVIE STAR FOR \$9,800"!

Is this the biggest bargain in the U. S.?

Phoenix has the third lowest construction costs of any U.S. city. So says FHA (see page 75). Builder John Long offers the best buy in Phoenix. This is Long's best offering and it may be the most house for the money anywhere in the U.S.

FHA figures that even in low-cost Phoenix house and pool have a replacement value of \$12,000, but Long sells the whole package for \$9,800, the house alone for \$8,000. The three bedroom house has 1554 sq. ft. under roof, including the 310 sq. ft. garage and a 100 sq. ft. porch! The pool is 14' x 28', and the price includes diving board, underwater light, and filtering system.

Long is perhaps the only U.S. builder whose 1956 price is below 1952. Four years ago he was getting \$7,000 for 1092 sq. ft. on narrower lots, with only one bath, no sidewalks, and a carport instead of a garage.

One reason Long can offer such a bargain is his low profit margin. He is satisfied with only \$250 a house. A second reason is low selling cost.

Two results are:

1. Even now Long has no trouble getting mortgage money. "I have to turn mortgage lenders down," he says.
2. Long at 35 is moving up to the Big Ten. With Phoenix starts off 20%, Long's July sales hit a new peak (before credit checks) of 186 units. He broke his record again in August with 207. Asked how he does it, Long says, "I arrive on the building site before my men and stay after they have gone home."

Optimistic about the future, Long is now starting eight houses a day and installing an Olympic-size swimming pool in his subdivision.

Location: Phoenix, Ariz. Builder: John Long. Area: 1,144 sq. ft. Price: \$9,800, including pool.



Best-selling split-level in Delaware is this front-to-back model with clerestory windows. House has many built-ins, is air-conditioned.

24 COULD YOU USE THIS NEW Clerestory roof line for splits?

This roof offers two real advantages for splits, especially front-to-back splits.

1. It permits two-way light and air for the top level (and for part of the middle level, too, though not with the plan shown).

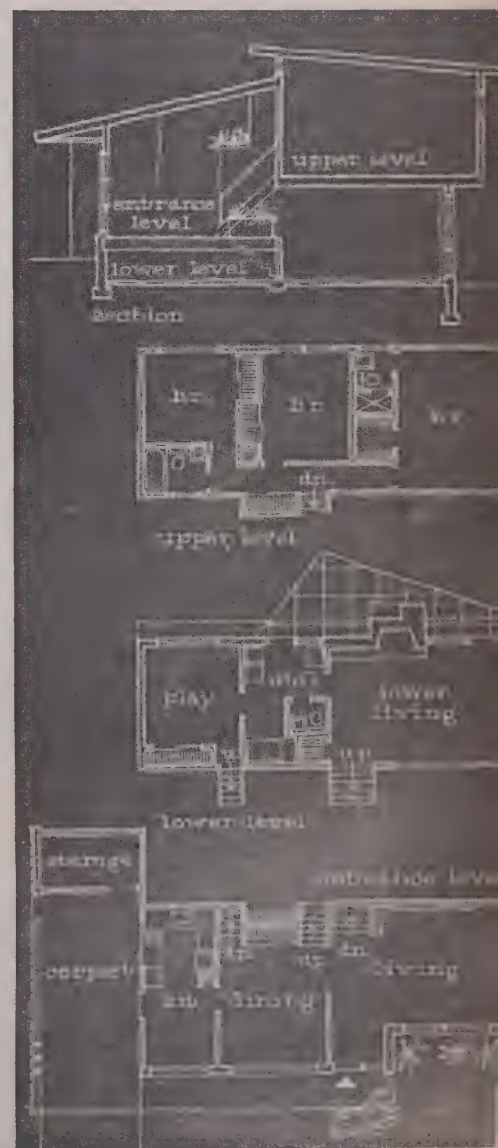
2. It permits a lower roof pitch than the usual salt-box front-to-back split, and this lower roof pitch:

A. Wastes less cubage.

B. Permits a better overhang.

Later models will take fuller advantage of the clerestory roof line, the architect says.

Location: Wilmington, Del. Builder: Franklin Builders Homes. Architect: Theodore Brandow. Area: 1,720 sq. ft. Price \$23,500, including \$3,500 lot.



Clerestory roof line looks like this from the carport side.

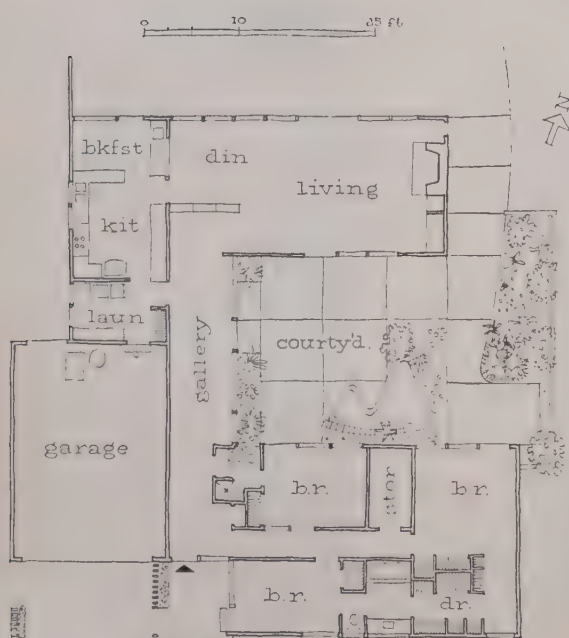


Living room seems larger because the low fireplace opens up the wall between living and dining rooms.

Other good ideas in plan include two staircases to lowest level, two exits to rear patio.



25 You can exploit the full width of your city lot . . .



The plan groups living, sleeping and service into three areas. Living and bedroom wings are connected by a specially-lighted picture gallery that runs past garage, utility room and kitchen.

Rear terrace is unusually large due to depth of lot. It is luxuriously landscaped and fenced in on its open sides.

Most lots left in cities today are narrow (though sometimes deep), and it is almost always a problem to achieve spaciousness and privacy when you build on them.

The architects of this fine custom house faced this kind of problem. Here's how they solved it:

1. The house is built as close to the property line as local codes allow. Campbell and Wong spread this plan out to the setback line at either side of the property to make the house as wide as possible. They also left the exterior walls on both sides of the house as windowless as possible.

2. The house has a limited amount of window area on its street side. The only windows here serve one bedroom, a bath, and a dressing area, and these windows are held as close to the roof line as possible. Roof line continues straight across to tie the whole design together.

3. The house has a big patio in the center. The U-shape of this house wraps itself around 1,140 sq. ft. of center court. This gives an extra view (and a private one) to all the rooms that face it, makes them more airy, light and spacious.

4. The house has plenty of glass and a fine garden at the rear. To take advantage of the long lot, the big (35' x 17') living-dining room has windows along its entire length. These, and a pair of sliding glass doors, open on a garden.

Location: Stockton, Cal. Architects: Campbell & Wong. Contractor: Don Clark, Inc. Landscape Architects: Eckbo, Royston and Williams. Owners: Dr. & Mrs. Eric Rosenberg. Area: 2,340 sq. ft. Cost: \$45,000 with lot.

Living room, with 12-foot ceiling, walnut paneling, shelf-like hearth and big window walls, opens to terrace and patio.



House (left) extends across the whole front of the lot

From the street this house presents an almost closed front. But the set-back garage, the entry and the clerestory window above the flat roof, keep the facade from becoming dull and boxlike. Privacy is insured by taking advantage of the lot's depth (it is 75 x 300') to set the house well back from the street.

Inside, house opens around a center patio (right)

The U-shaped house surrounds three sides of the patio, but a paved walk joins it to the rear terrace. The patio can be entered from the picture gallery, center, from both the bedrooms at left, and from the living room, right.



if you open up the center of your house this way



Patio seen from gallery, shows decorative lot-line fence. The fence insures full privacy at open end of the U-shaped plan.

Kitchen is separated from breakfast area by open shelves. Room is gold-yellow and grey with grey and black linoleum.



Dining room has panel pass-through from kitchen. Open for informal living, it can be closed on other occasions.





Main corridors is along street side and makes a garden space outside bedrooms. The cantilevered overhang is wide enough (5½') to cover

the corridor and keep straight-down tropical rains from splashing into rooms. Jalousied walls slide shut for complete privacy.

26 In a hot climate, why not build a house that's really

Most northern houses are built for indoor living, with a porch to go to when it's hot. But in Florida some of the nicest houses are planned for outdoor living most of the time, with indoor space to retreat to only

1. when it storms
2. when it's cold
3. for sleeping and privacy

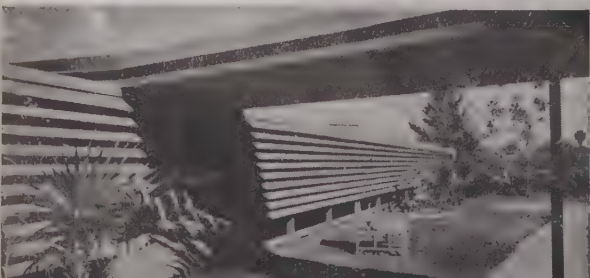
The Florida house shown here runs 117' from end to end of what's really a big, screened-in porch which it divides into two outdoor living areas, each as big as the house itself. Built one-room deep, with walls of wood jalousied panels that slide back,

the house can be left wide open to let the almost constant breezes blow right through. With the house so open, breezes can then cool the outdoor living spaces on either side. These areas get protection from sun and rain because of deep overhangs covering the two open corridors. The glass fiber screening which carries out from overhang, lets in sun, keeps out bugs.

Location: Redington Beach, St. Petersburg, Florida. Architect: Rufus Nims. Owners: Mr. and Mrs. John Messmore. General Contractor: Alois Steinwachs. Area: 1,740 sq. ft. in doors; 3,480 sq. ft. outdoors. Contract price: \$30,800.

Bay side of house (top) has open screening for a better view. Street side (bottom) has long louvers for privacy.

Garden walk under street side overhang is not only house's main corridor but also an alternate outdoor living area, used for privacy or when sun or rain is from the north.





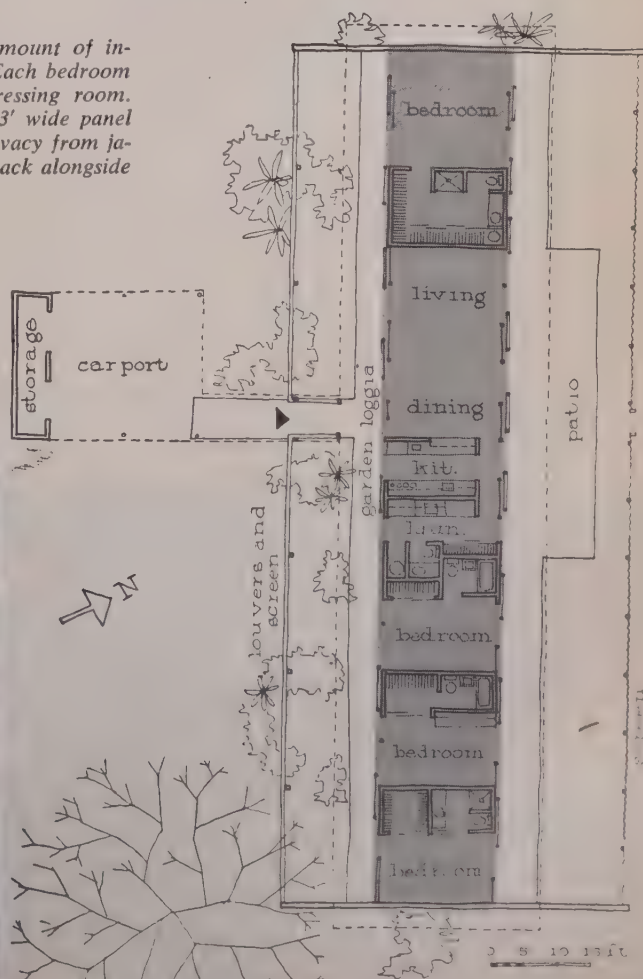
Rear terrace on the north gets some shelter from its overhang but otherwise is open to breezes and view of the bay. Screening extends

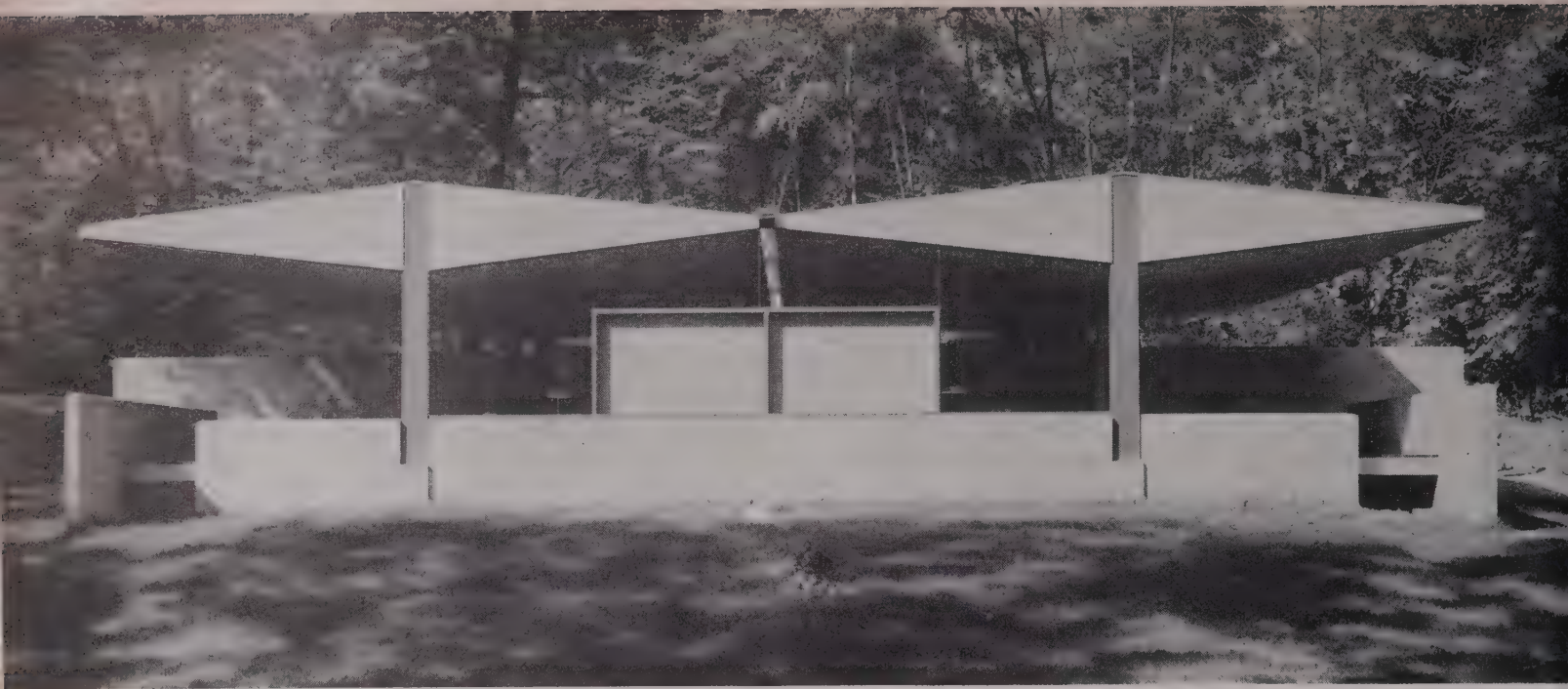
12' from roof edge before it is carried to the ground. These screened outdoor areas double the indoor living space of the house.

a shaded breezeway in a big screened-in porch?

Plan at right compares amount of indoor and outdoor areas. Each bedroom has its own bath and dressing room. Bedrooms have only one 3' wide panel of fixed glass; get their privacy from jalousie panels which slide back alongside bath or dressing room.

Living room walls alternate fixed glass with sliding wood jalousies to let in breezes and the view. Jalousies make rooms private and can be closed against storms.





Double diamond roof is made up of rigid steel frames, connected at center. House has open porch at either side; center is glazed

27 Engineering is creating new forms for tomorrow

The 2,665 sq. ft. roof of this house is supported by only eight 6" x 12" WF columns.

It spans a clear 32' at the center and cantilevers out as a 16' overhang on each side.

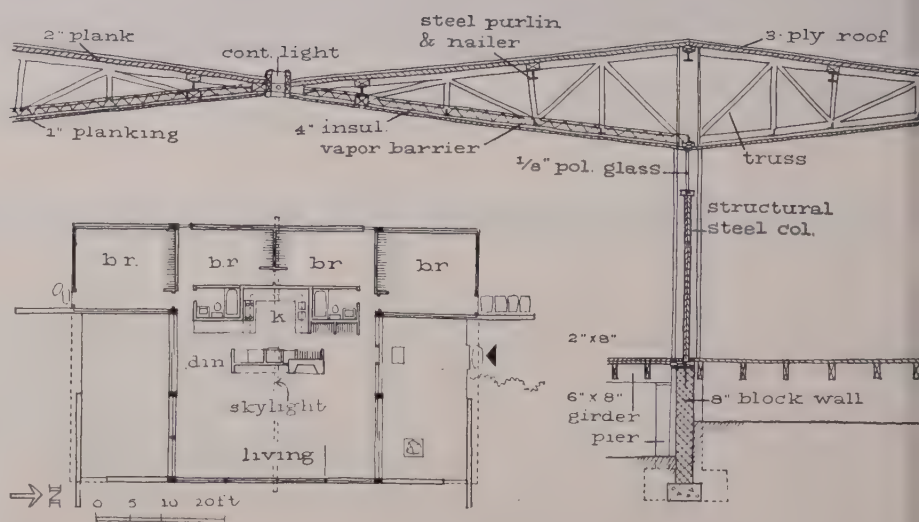
Because there are only eight fixed points on which the whole structure rests, you can:
1. Plan floor space with almost unlimited freedom;
2. Completely open the outside walls.

The entire structure took about 12,000 lbs. of steel. Its cost, in place, was approximately 22.5 cents a pound—relatively low, considering the advantages gained. Not the least of these is time: the structural steel went up in one day. This means no interference with masons, carpenters, and other trades.

With its assets as yet barely explored, today's engineering may indeed create new concepts for tomorrow's house.

Location: Rye, N. Y. Architect: Ulrich Franzen. Contractor: Rayback, Inc. Area: about 1,930 sq. ft. Cost: \$35,000.

Living room, (below, left) seen through glass wall from the entrance porch, has T&G wood ceiling that follows the slope of the roof truss.

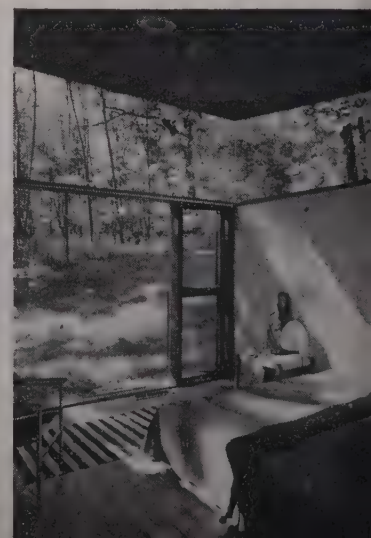
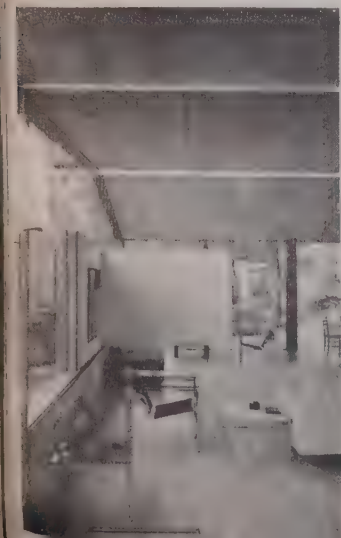


Wide open plan has eight fixed structural points, plus utility core. Skylight 10" wide runs along center line of roof.

Trusses, hinged at center, help balance each other. Double-diamond reflects changing stresses of continuous structure.

Open porch (below) for dining is sheltered by 16' overhang. Brick wall at left provides privacy for the master bedroom.

Master bedroom (below) is under cantilevered section of roof, requires no structural mullions. Note mitered glass corner.





Main entrance is next to carport, midway between upper L-plan level and lower floor with recreation and laundry rooms

28 Custom house turns a hillside corner to advantage

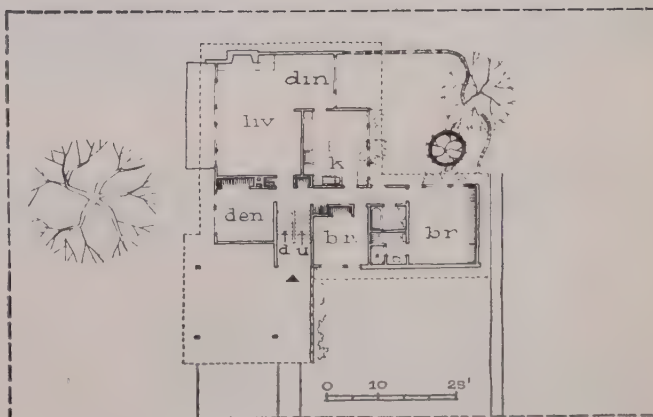
Readers who sometimes face the problem of a small, steep, corner lot can study this design to their profit. The house provides a lot of privacy, has a handsome appearance on both its street sides, and its living area is open to catch the view.

A major feature of the plan is the double-door entrance off the carport, midway between the two floors. The house hugs the slope so well because the first floor is 3' below ground. This allows all the height needed for daylight in the recreation and laundry rooms, yet keeps the two-story west elevation (below, right) from appearing box-like.

The main upper level has about 1,800 sq. ft. of floor space, and the lower has 650. Total cost for this house figured out to a modest \$9 per sq. ft.

Location: Seattle. *Architect:* Benjamin F. McAdoo, Jr. *Contractor:* Saylor Black. *Area:* about 2,450 sq. ft. *Cost:* \$22,500 plus lot.

Living room's air of luxury derives from 1x4" red T&G cedar boards on ceiling, massive wall and fireplace of used common brick. At far right is curtained glass wall and door leading to terrace.



L-plan shields terrace from streets and makes full use of lot. Three rooms face terrace. Study can also serve as bedroom.

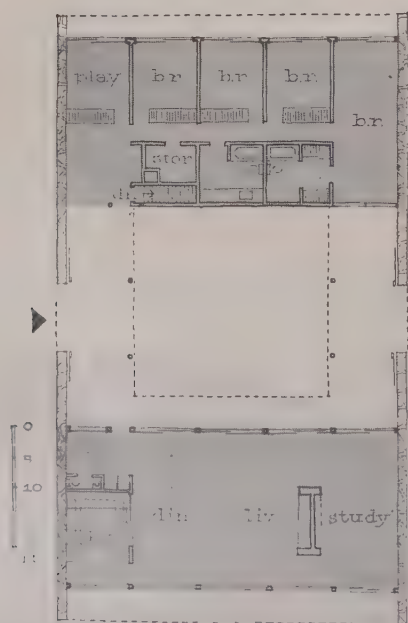
Cantilevered porch off living room shades windows of recreation room below, provides strong horizontal line that aligns with carport roof. View faces west toward large lake.





Living area faces patio on one side, Connecticut woods on the other. Downlights in roof overhangs reduce reflections in glass at night.

29 Here is one of New Canaan's most admired new houses



Two houses under one roof are connected only by open passages—a solution few New Englanders will be brave enough to copy.

Few towns in the U.S. can match New Canaan, Conn. for the number and quality of its experimental modern houses. And few New Canaan houses of recent years have attracted as much attention as this one Architect Eliot Noyes built for himself.

One reason: the house is an uncompromising demonstration of two major planning concepts—the concept of the two-zone plan, and the concept of the patio house.

No more radical two-zone plan could be devised than this one, which makes two entirely separate houses out of the formal and informal living areas. The two houses are under one roof, but you have to go out of doors to get from the living room to the bedrooms. All through last winter, the open passages remained snow-free: sun and heat radiated from the house saw to that. (Still, less intrepid souls could always glass in the passages.)

And no more radical patio plan could be devised than a "square doughnut," which turns the whole house into a walled garden—a private and formal outdoor space in effective contrast with the heavily wooded landscape that surrounds the house on all sides.

Location: New Canaan, Conn. Architect: Eliot Noyes. Lighting Consultant: Richard Kelly. General Contractor: Borglum & Meek, Inc. Enclosed living area: 3,600 sq. ft.



Entrance to house is through one of two gates that lead into walled garden. Sliding doors can close off gates, keep out storms.



Inside walled garden, covered walks lead from living area to bedroom area. These walks could be glass-enclosed if desired.



Stone-and-plaster fireplace is focal point of living room, screens study in rear. Plywood sculpture is by Ray Eames.



Sky-lit kitchen is U-shaped, has open shelves for easier access. Pass-through to dining area is at right, near built-in sink.



Dining end of living room shows pass-through from kitchen. This can be closed with sliding panels. Main entrance is at right.

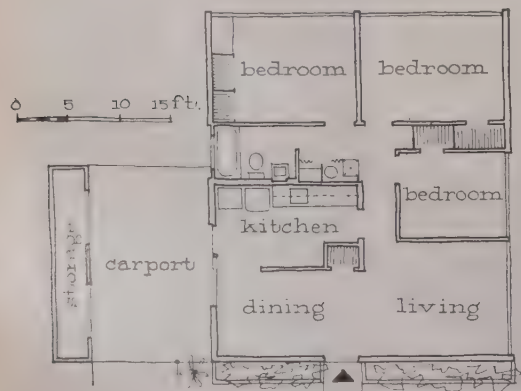


130 houses like this are starting a 1,000-house Negro development. Some later units will be bigger, others will sell for under \$7,000.



VHMC got three big insurance companies to finance these Negro houses at 98. There have been no defaults and no re-sales.

30 The architect detailed the cost down



All houses have three bedrooms, 939 sq. ft. and carports, the latter positioned many ways. Houses meet FHA's full MPR requirements. Lots average 60' wide.

The sponsor won't tell how little these houses cost. Built on a fixed price contract, they sell for \$7.30 a sq. ft., plus land and carport.

The houses cost so little mostly because the architect was paid enough to do an all-out job. He was paid enough so he could figure and refigure every detail for economy. He could make all the mistakes on paper, where they cost nothing. He saved most by wasting least, supplied 50 sheets of specs and details to show just how each item should be bought, precut, and used. Workmen had to do almost no cutting and measuring on the job.

So far the architect has been paid some \$20,000, including his basic design fee of \$6,000, a small per house royalty, and a per diem for site planning, color selection, FHA consultation, etc.

For some of the economies he planned into the houses, see the details on p. 260.

Location: Shreveport, La. Contractor: R. P. Farnsworth Company, New Orleans. Architect: Tom Scott Dean. Sponsor: Texas Industries, Inc., Dallas. (to demonstrate its concrete block) Area: 939 sq. ft. Price: \$9,500 to \$10,500, including carport on lots averaging \$2,100. FHA valuation: the same



Wall-to-wall window makes small living room seem bigger. Furnishings suggest the pride owners take in these homes. Builders absorbed cost of draperies to overcome buyer hesitation over so much glass.



Dining room and kitchen, right, share door and window unit

block by block to under \$7.30 a ft.

Cheapest good way to get variety is with paint, so tract was very carefully color-coordinated in earth tones. Only strong colors used are on doors, columns and gravel guards. Setbacks were often changed to get variety and save old trees.



Entire rear wall is filled with windows pre-fabricated in six floor-to-sloping roof sections. Cemesto replaces glass at bottom.





Farm-like exterior has many nostalgic touches like roof shakes, irregular block walls, board-and-batten siding, shutters

31 Modern design can create a nostalgic setting

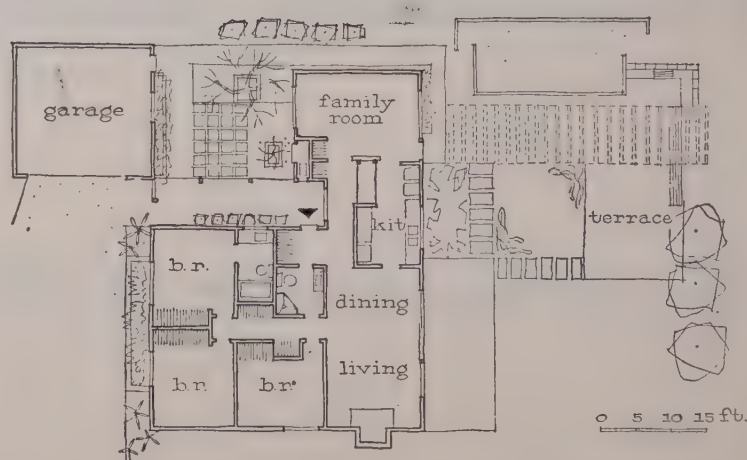
One reason this house sells well is that it reminds people of the pleasant informality of a group of farm buildings: casual, warm, well proportioned and securely placed on the ground—a far cry from the boxiness that some people associate with tract houses.

Architect Ed Fickett picked “rustic” looking materials like roof shakes and board-and-batten walls to achieve this relaxed effect. Yet he never lowered his standards of design.

Good planning, however, is just as important. Next to the pleasant exterior (and the nice entrance patio) people liked best the family room which can also double as a formal dining room, and the fine control exercised by the kitchen.

Location: Palos Verdes, Calif. Architect: Ed Fickett. Builder: Walter R. Sant & Sons. Owner: The McCarthy Company. Price: \$20,000 to \$24,000.

Good landscaping (below) helped to make all outdoor areas useful, pleasant. This trellis is an extension of the family room (right).



Rambling plan has separate garage structure, L-shaped main house. Informality recalls scattered farm buildings.

Family room, next to kitchen, can double as formal dining room. Buyers liked height of beamed “cathedral ceiling.”





Downhill side has large glass wall in downstairs playroom, guest-bedroom windows at left. Base of painted concrete block is recessed.

32 This house puts an expansion basement into the hillside

The cheapest space you can build into any house is the space between foundation walls. And the best place to use that cheap space is on a hillside. Reason: On a slope basement space can be opened up on the downhill side and turned into attractive, useful and immensely salable living area.

That is exactly what Architect Roy Johnson did in this handsome builder house. For he gave his customers a complete 1,500 sq. ft. house on the upper level, plus a 1,500 sq. ft. bonus downstairs—which includes space for a guest bedroom, bath, utilities, playroom and two-car garage. The lots are an acre in size.

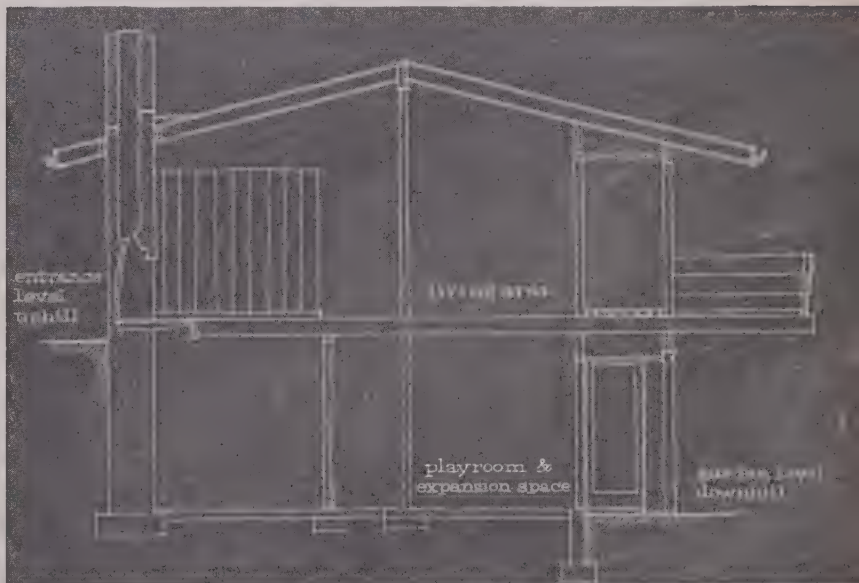
In the first three months, the builders sold six of these houses, 24 others of three different designs. People liked this model despite its higher cost, more modern look (which is relatively new in conservative Westchester). The builders will vary the basic design at an additional cost, since they feel that prospects in this bracket are second-house buyers, want a semi-custom home. Among the variations: a fourth bedroom, third bath downstairs (\$2,700 extra), additional width or length to the plan (at \$15 per sq. ft.).

(Cont. on next page)

Location: Pleasantville, N.Y. Builder: The Shroder Co. Architect: Roy Johnson. Interiors: Emily Malino. Price: \$30,500.

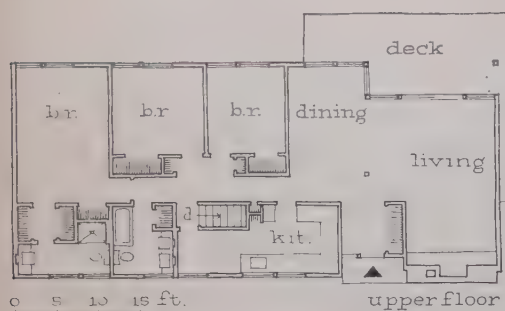
Uphill side (right) is long and low-slung, looks like one-story house. Bedroom windows were combined in horizontal panels to stress length.

Section (below) shows major advantage of hillside house: although it is two stories high, both floors have direct access to the garden.



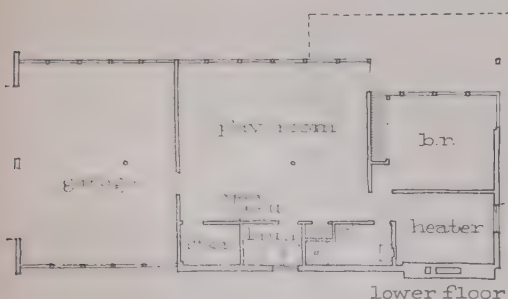


Open plan of upper level includes balcony that permits outdoor living a full story above grade. This is view from main entrance.



House 32 cont'd.

... and the uphill floor is both open and intimate



Intimate fireplace corner is located just off the main living area, away from the openness of the downhill view and in deliberate contrast with it (see plan above). To give this fireplace nook a cozier feeling, Architect Johnson specified used brick. Glass gable end lets streaks of sunlight play across brickwork. This main living area is supplemented by a generous play-room downstairs, which permits children to walk out directly into the garden. Entire house has 3,000 sq. ft. of usable space, sold for about \$10 per sq. ft. including an acre of land.





This 48'-wide flat top, built speculatively on a 60' lot, saved the trees that made the land worth \$5,000

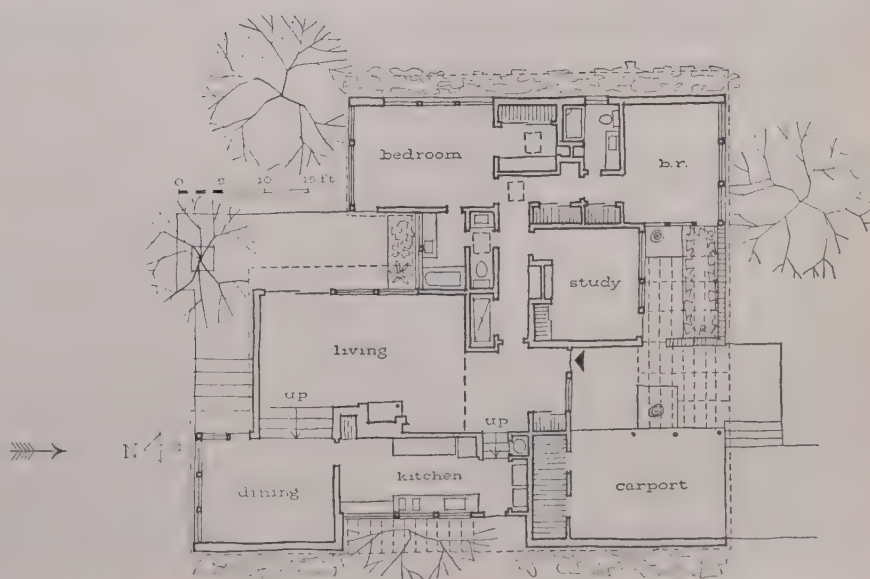
33 Look what you can do with a flat roof under the trees

The flat roof lets you have an irregular plan at small extra cost, so you can fit your house to your trees and save (in this case) all but one of them. The trees let you light the center of the house through well-shaded skylights, let you eliminate overhangs, let you use 559 sq. ft. of floor-to-ceiling glass and still cool 1,900 sq. ft. in hot Dallas with a 3-ton unit (without insulation).

Location: Dallas. Builder: Lloyd Smoot & Son. Architect: Tom Scott Dean. Area: about 1,900 sq. ft. plus carport and front patio. Price: \$20,000, plus tax.

You can put 20 corners on a house to fit it snugly among the trees (see plan, right). You can put the entrance at the very center of the house, just a few steps from carport, kitchen, living area and 66 sq. ft. bedroom hall. Note how one compartmented bath serves both master bedroom and guests. House has three skylights and a living room clerestory.

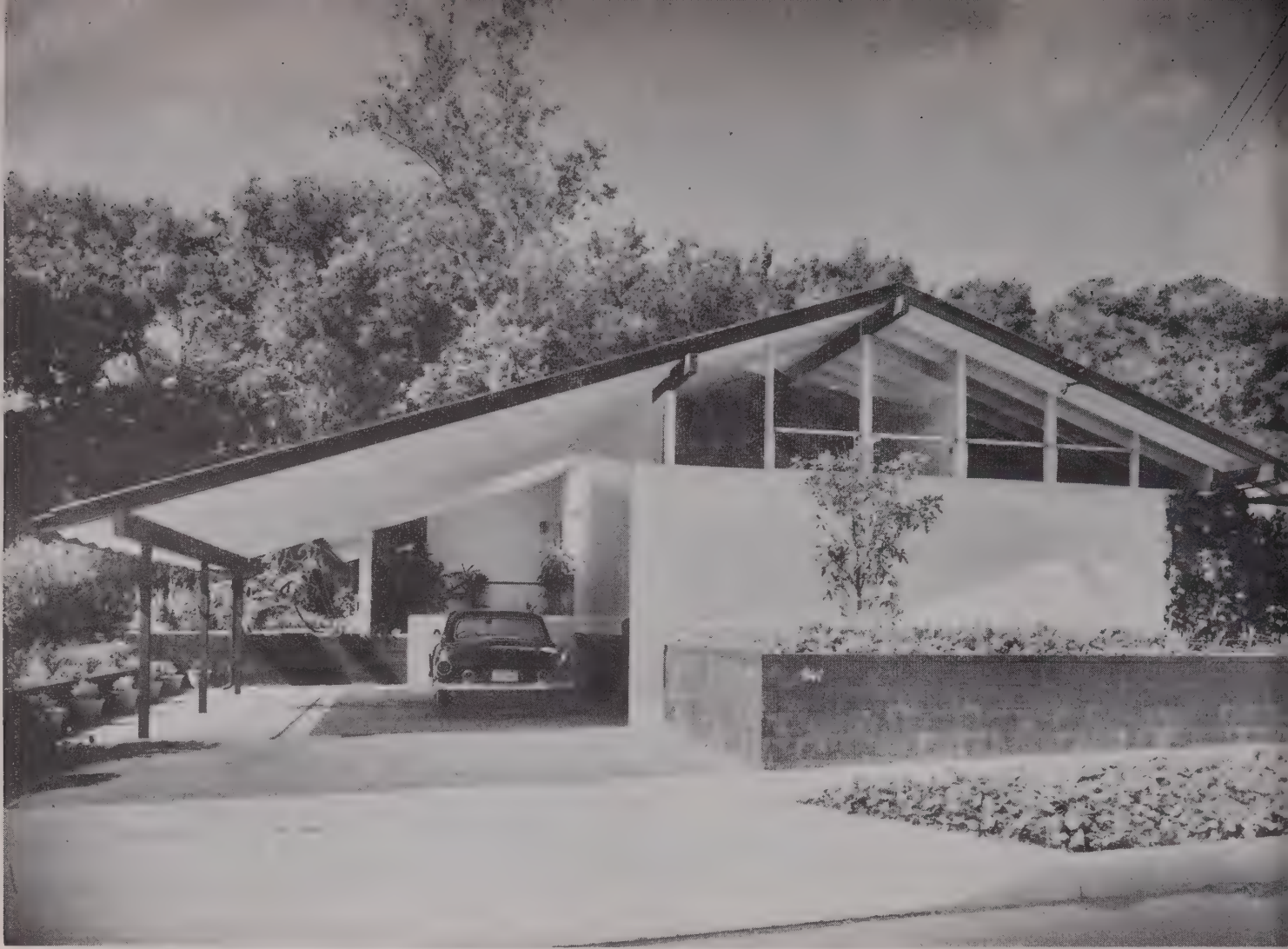
You can give every room an all-glass wall (master bedroom at left).



You can match two floor levels economically with two flat levels above.

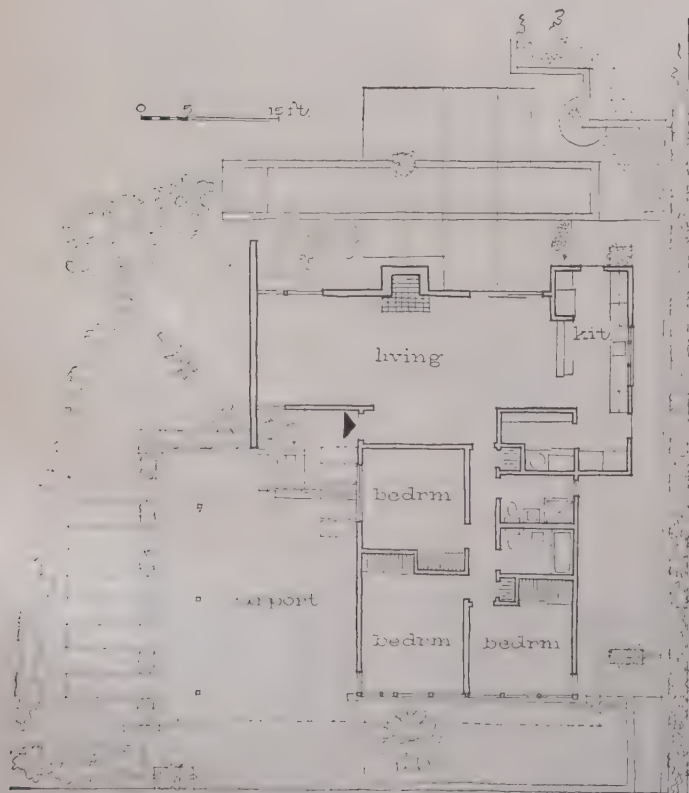
You can give every room a door onto its own patio or garden.





From the street, the wide pitched roof ties the carport in with the rest of the house. Carports are 2'-3' below floor level of house.

34 A handsome house like this solves many lot problems



This house will fit many left-over lots. It can be put on a small lot. It can be put on a lot with a grade above street level. It can be put on a lot in the midst of a tract of traditional houses.

It was developed especially to do all those things. Architects Jones and Emmons were given the problem of designing a single floor plan that could be used on 21 different problem lots, scattered through a tract of traditional houses.

Like most of the others, the lot shown on the left has a grade that's 3' to 4' above the street level. So the architects made the carport lower than the floor level of the house and put the entrance to the house through the carport area.

Large scale studies were made of each lot to check the various tree locations, grades and orientations. By changing the position of the carports and shifting the house site, four variations were developed from this single plan.

(Cont. on page 178)

Location: Pacific Palisades, Calif. Builder: Pardee-Phillips Construction Co. Architects: Jones and Emmons. Area: 1,346 sq. ft. Approximate cost: \$24,000, with lot.

Plan (left) shows how house makes good use of its problem lot. Living room is turned to rear for complete privacy, while bedrooms face street. High windows give bedrooms air and light.



Living room (left), at rear of house, has a concrete masonry fireplace, exposed sheathing and a rafter ceiling, both painted white. Same ceiling treatment is carried through entire house.



Dining room (above) is part of large (32' x 16') living area. Dining part has uncarpeted asphalt tile for finish flooring. Counter is convenient divider. Sliding glass door leads to terrace.



Narrow kitchen also opens directly to rear terrace. Work counters are marble-topped; cabinets, metal. Counter's highly-finished wood top and sliding screen were added by owner.



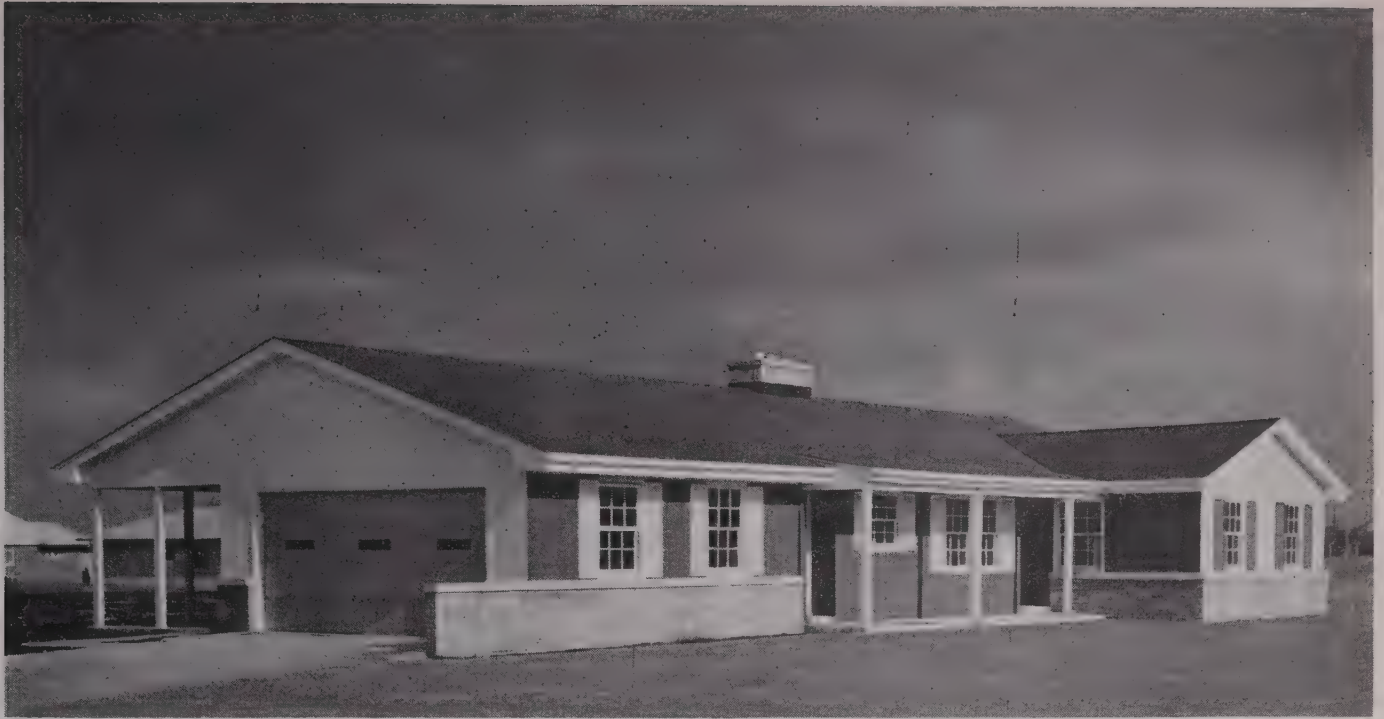
(House 34 con't.)

With a terrace at the rear, the house adds private outdoor living

Whether seen from inside or out (above), this terrace makes a natural use of its difficult lot. Terrace and living room have a southwest exposure, but are protected from the late afternoon sun by a steep wooded bank at the back of the lot.

The house's shingled roof (below) was required because of the traditional character of the houses in the neighborhood. Otherwise there were no style restrictions on the design.





Exterior gets its "Colonial Ranch" flavor from vertical clapboards, shutters and covered front porch.

35 Here's how Milwaukee bridges traditional and modern

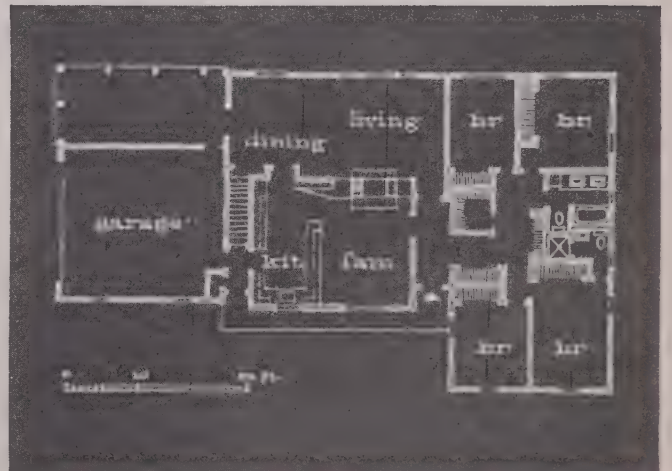
When it comes to design, Milwaukee is one of the most conservative markets in the U.S. Most of its building men will tell you: "Modern just won't sell here."

For the Parade of Homes, Wisconsin Builders Inc. answered this challenge with a house that has a good modern plan and pleasantly open interiors, but still retains a semi-traditional exterior.

How successful was the compromise? The house sold immediately: "We could have sold it three times," the builders report.

Buyers especially liked the privacy of the bedroom area—a complete wing detached from the living part of the house. Also popular was the 10' x 20' porch which opens off the living room at the rear of the house. But most Wisconsinites who saw the house felt that the porch should have been screened.

Location: Milwaukee, Wis. Builder: Wisconsin Builders Inc. Interiors: Killa and Wiese. Area: 2,000 sq. ft. Price: \$39,500.



Up-to-date plan has open kitchen in front, living-dining room in rear, puts emphasis on family activities. House has a full basement.



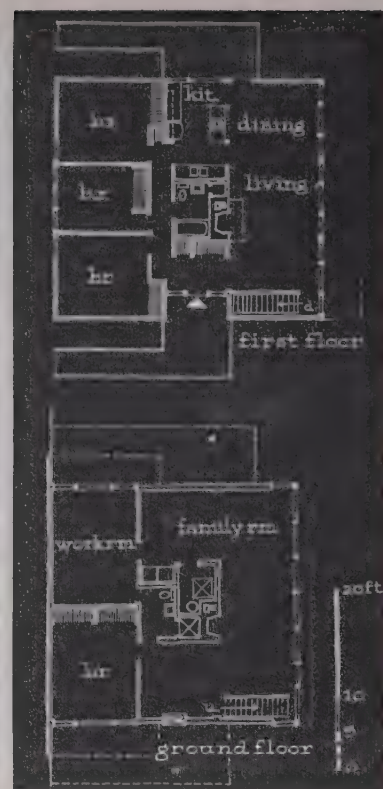
Family-room shares two-way fireplace with living room, has high mantel, built-in book cases, and natural wood wainscoting.



Fully-equipped kitchen features 12' long counter that doubles as breakfast bar and pass-through for informal meals in family-room.

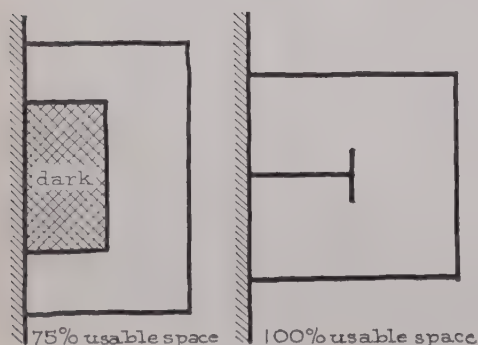


Two-level hillside house has 1,300 sq. ft. upstairs, same below. Both levels are fully usable.



Utility core plan is compact, economical, works well within near-square.

36 What can the square plan do for a hillside lot?



28' by 46' hillside plan (left) has windowless "blind spot" in the center of lower space.

34' by 38' Goodman plan (right) has same area, no "blind spots," is thus fully usable.

Hillside models (below) were all oriented south toward downhill view, have 6' deep overhangs in that direction. Shed roof has $\frac{1}{2}$ in 12 pitch.

When you build a long, rectangular hillside house, chances are much of the valuable downstairs space will have no windows. Reason: it is likely to be smack up against the uphill retaining wall (see sketch).

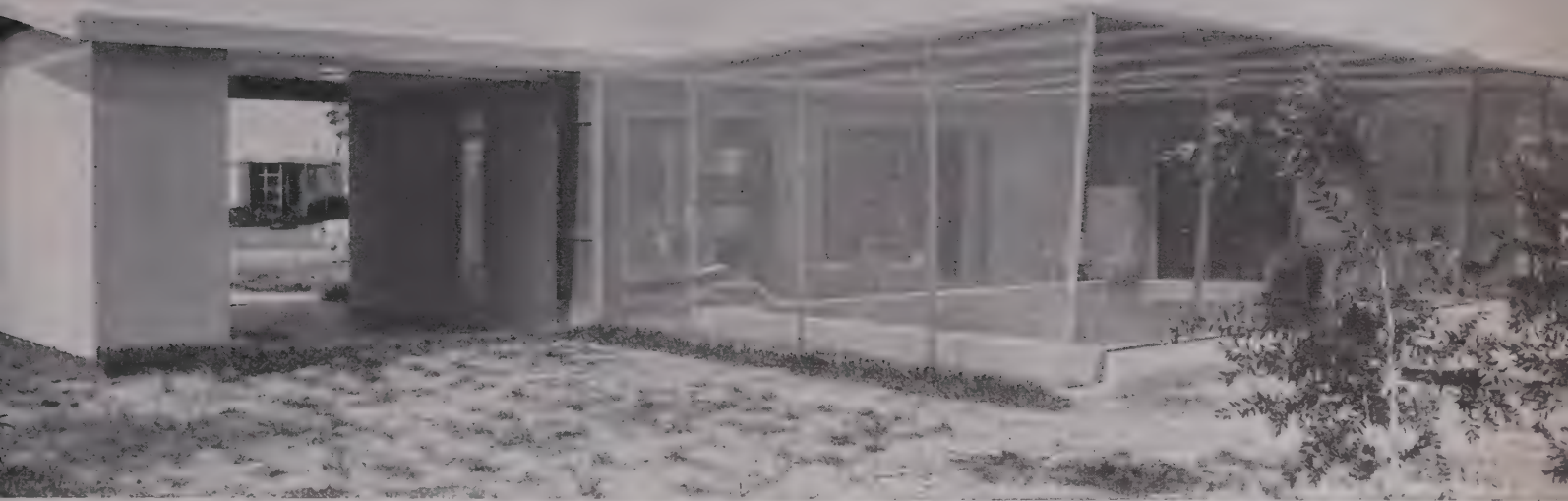
But when you build a square hillside house, you can give all your downstairs space plenty of light and air—as Architect Charles Goodman shows in this handsome builder house. For here he managed to get a fourth bedroom, second bath and second living room into the cheap downstairs space often vaguely allocated to "storage" or "utilities."

The upper floor—also a near square—has a familiar core plan, which divides the house into separate nighttime and daytime areas, 1,300 sq. ft. in all. Together with the fully usable downstairs space, this house (one of four built to date) has 2,600 sq. ft. at only \$9 per sq. ft.—including a $\frac{3}{4}$ to 1-acre site! Part of the secret: Goodman applied panel-prefabrication methods to this semi-custom operation.

Location: Hollin Hills, Va. Builder: Robert C. Davenport. Architect: Charles M. Goodman Associates. Area: 2,600 sq. ft. Price: \$24,000.

Glass walls and frame walls were all prefabricated, assembled on site. Drywall ceilings go through, eliminate fitting around partitions.





Backyard swimming pool with under-water lighting has made this house a best seller among all age groups in St. Petersburg, Fla.

37 The screened-in pool sells the house—all for \$12,950

This Florida house offers bargains galore. To wit:

Buyers pay only about \$8.15 per sq. ft. of floor space for the two-bedroom house itself. And that includes a built-in oven and range, sliding glass doors and jalousie windows, terrazzo floors and 100-amp. electric service.

The 10,000-gal. filtered swimming pool costs only \$1,300 more, or about one-third less than pools the same size are selling for in the same area.

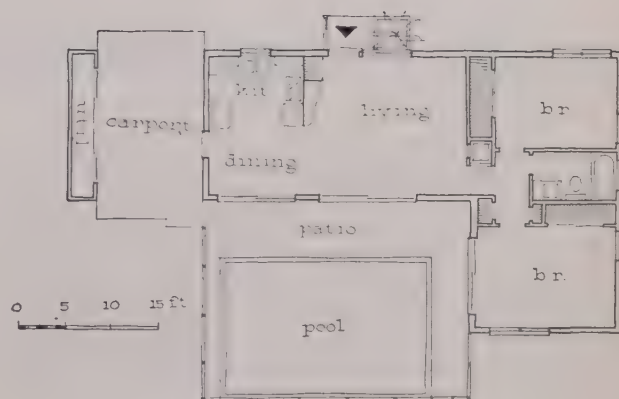
The 22' x 28' screened patio costs an additional \$550.

With everything included, the price is \$12,950.

The swimming pool option has proved as popular with retired couples as with young buyers, the builder reports. Only a few houses have been sold without it.

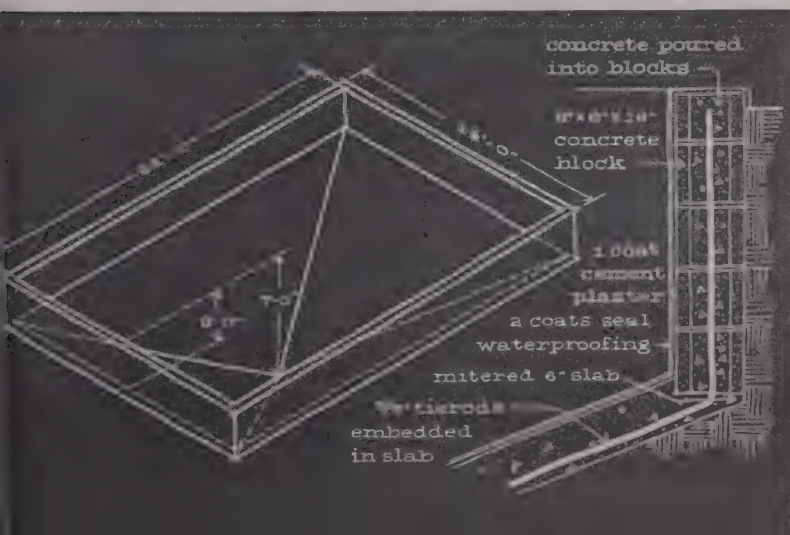
Location: St. Petersburg, Fla. Builder: Florida Builders. Designer: Frank W. Ballard, Jr. Area: 926 sq. ft. Price: \$12,950 including pool, patio and \$1,700 lot.

Big pool measures 14' x 21', is 3' deep at the sides and 7' in the center. This new construction method reportedly holds costs far below average for pools of this size.



L-plan house with carport and outside storage unit extends 58' across lot. House contains 926 sq. ft. of floor space.

Sliding glass doors open to pool from kitchen (left), living room (center) and bedroom (right). Vinyl-coated glass-fiber screen is supported by aluminum extrusions cut locally.

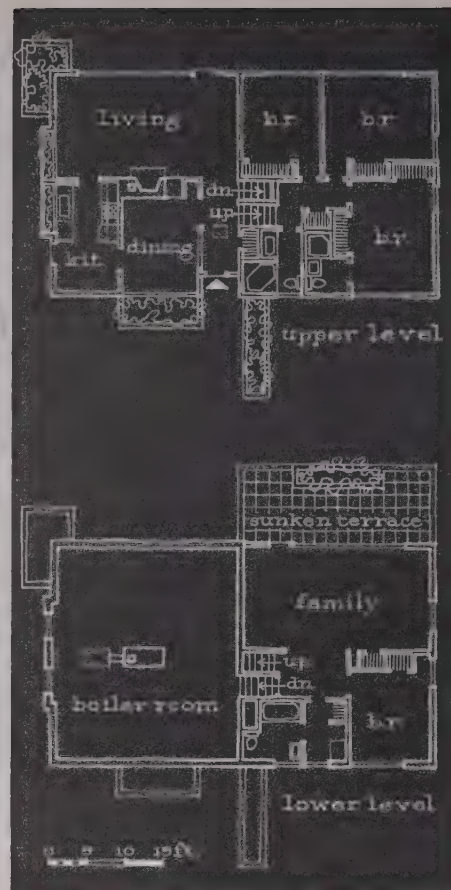




Rear view: living room (left) is on grade, lowest level 4' in ground



Front view: dining room and kitchen are at right off center foyer



Plan has four bedrooms, three baths

38 You can face this show house front or back

This split-level design looks almost equally handsome—whether seen from the street or from the rear terrace.

The architect designed it to hug the ground fore and aft. It has strong horizontal lines. A pyramid roof over the two-story wing permits a low roof pitch. Brick courses start at the ground. And the plan makes it a simple matter on flat land to sink the lowest level 4' in the ground. This has the added advantage, as the top photo shows, of providing a sunken terrace next to the downstairs recreation room.

With two such attractive elevations, this house can face any way on a lot for best orientation to sunlight and the view. This is one reason why NBC-TV chose this "House That Home Built" as one of three to be put in 35 cities this fall under the network's sponsorship. (The architect has drawn plans for garages to fit any driveway approach.)

Location: Lattington, L.I., N.Y. Sponsor: National Broadcasting Company. Architect: Eldredge Snyder. Builder: Daniel B. Grady. Area: 2,085 sq. ft. Price: \$40,650, plus lot.



Fireplace wall and one end of 24' x 13' living room are finished with pickled oak boards. One wall is brick, one mostly glass. Cove lighting is at ceiling line. Door shown opens to kitchen.



Decorative kitchen has 1'-wide planter extending length of wide window to match similar planter in living room, beyond. Serving bar (not shown) separates kitchen from 10' x 11' dining room.



Big terrace behind house is Kemp extra. Others are floor to ceiling windows, post-and-beam construction, privacy fences.

39 In St. Louis a fresh approach boosts today's sales

This contemporary-looking builder's house is almost unique in the St. Louis market. It is the big reason young (30) Builder Fred Kemp's sales kept climbing all through 1956 until he reached third place among the city's builders.

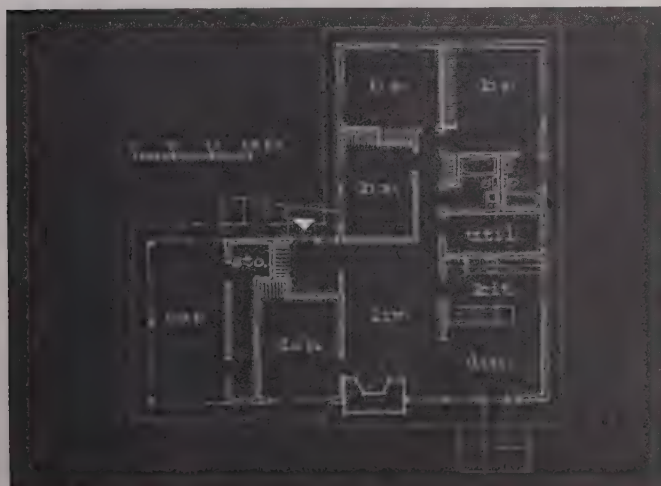
Contemporary design (which Kemp feels saves him money because of simpler detailing) is not the only thing that makes Kemp's house different:

This house has no basement. Even though St. Louis is a "basement city," Kemp finds sales are better if he puts the money a basement would cost into extra above-ground space.

This house has both air conditioning and radiant heat. It costs Kemp \$200 more than a forced air heating-cooling system, but he claims it's worth it to get heat in the slab and overhead cooling.

This house offers more space per dollar than most. Kemp says it costs very little extra to add a room and more storage. He thinks this extra space is today's biggest bargain.

Location: St. Louis, Mo. Builder: Fred Kemp. Architects: Wahlmann and Kemp. Area: 1,500 sq. ft. Price: \$17,100.



L-plan tucks in den (or extra bedroom) and lots of storage space next to carport, keeps plumbing grouped at one side of house. House can be turned on lot to gain variation in the streetscape.



Dining room is partly open to kitchen, looks into living room and den. Shelves and cabinets are natural mahogany, an important selling point. Note overhead cooling duct beside ridge beam.



Street elevation is pleasant but plain, except for the vertical chimney which calls attention to the recessed main entrance

40 This plain exterior works like a shield

On the street side, this house is:

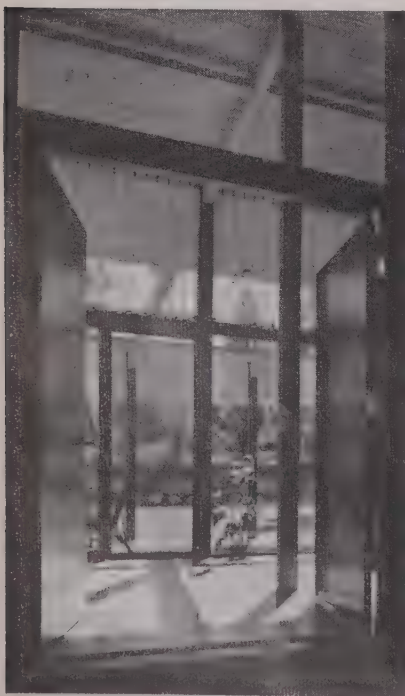
closed, with its only windows kept high up under the eaves,
low, with 108' of length to make it seem even lower,
and simple. The restraint of its vertical redwood siding is broken only by the bulk of the fireplace chimney, and the recessed main entrance.

But the inside of the house is a complete contrast to the street side. The inside is:

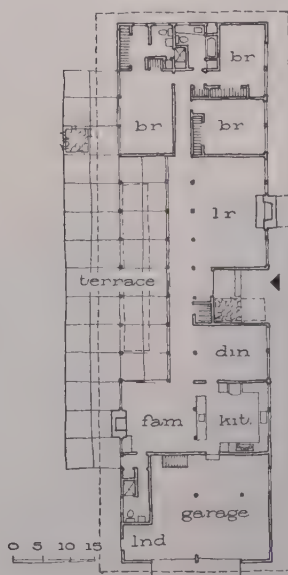
open, with floor-to-ceiling glass along most of the rear wall,
high, with 13½' maximum at the ridgepole,
and sophisticated. To keep costs down and still have the style of a custom design, this one-of-a-kind merchant builder house had to get most of its interest from its structure.

So the overall form of the house was kept as simple as possible, with its structural system carefully detailed and then left exposed. As a result, long clean lines give the inside of the house both pattern and elegance, yet the cost was only about \$10 a square foot.

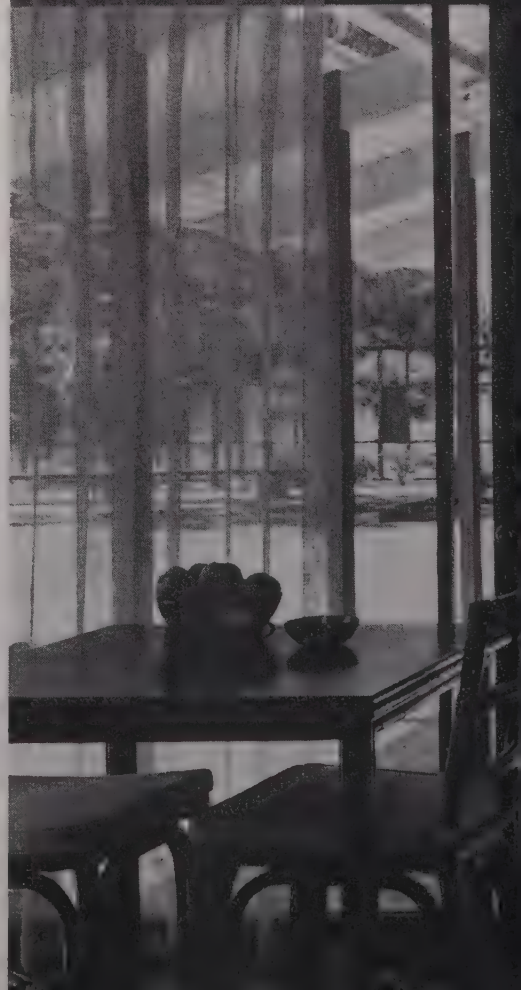
Location: San Rafael, Cal. Builder: Herbert A. Crocker Co. Architect: Anshen & Allen. Area: 3,016 sq. ft. Price: \$39,900 with \$10,000 lot.



Front entrance is given extra importance by the use of double doors. Glass wall opposite entrance creates an immediate sense of open spaciousness.



In plan both wings of house are carefully balanced around the central open living area. Bedrooms are only completely enclosed units.





Rear elevation is a glass wall from the bedroom wing, left, to the garage at far right. Paved terrace under roof overhang extends to yard.

for a house that's really open and elegant

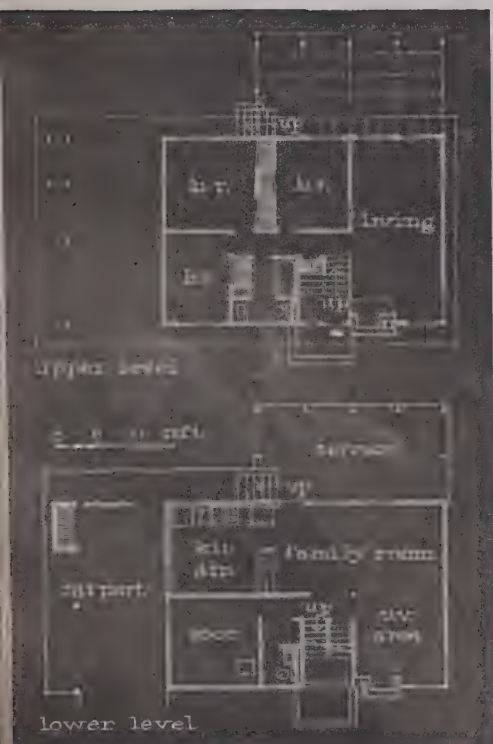
Rear terrace and indoor corridor (below) seen from family room. Exposed beams and columns are major design motif.





Elevation seen from street shows strong resemblance between this version of two-story house and today's popular split level design

41 Two ideas make this two-story house a Minnesota pioneer



Plans put terrace at rear of house, on level with lower floor. Terrace is roofed with a corrugated plastic, has own stairs up to ground level.

This is a full two-story house, but its first floor is half-a-story below ground.

The first two-story tract house of its kind in the Minneapolis area, it is a type that is becoming popular in many parts of the country because the below-ground-level space costs less to build.

To make the most of the saving, the architects put the main entrance at ground level, halfway between floors, and made the first floor half a story below ground. This first floor has not only the usual kitchen, dining and family rooms, but also an ample (11 x 11') furnace and storage room.

Second new idea the house introduces to Minneapolis is the use of a glue-nailed truss in a second-story house.

The glue-nailed kingpost truss was chosen for four of the six models in this huge (2,600-houses) tract because (1) it saves lumber, and (2) costs can be pinpointed when a prefabricated truss is used.

The builders heard of glue-nailed trusses when the G. M. Stewart Lumber Co. picked up an article on them (H&H, Feb. '56), and started making the kingpost with VA and FHA approval.

Location: Minneapolis, Minn. Developers: Winston Bros. Builders: Pearson Bros. Architects: Elizabeth and Winston Close. Area: 1,725 sq. ft. Price with lot: \$20,500.

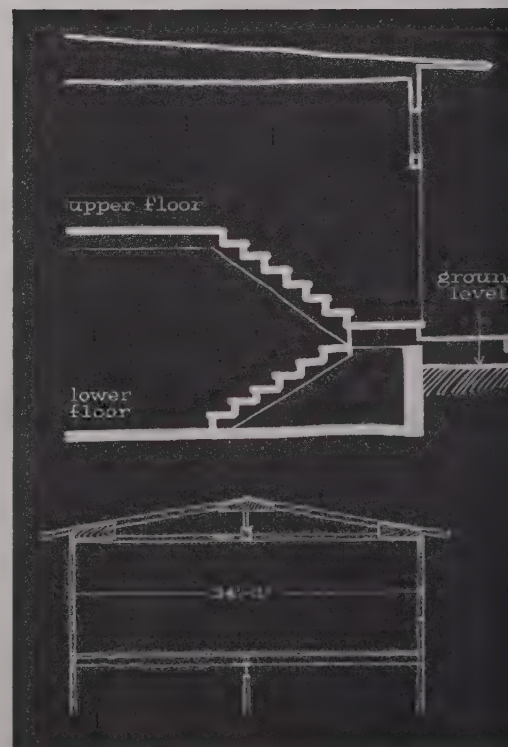


Diagram (top) shows how ground-level entrance works. In section (below) house is 24' wide so it will fit a standard 24' truss width.



Garden court between house and garage will be filled with roses. Windows beyond are in living room.

42 Slit windows in west wall help keep this house cool



Here is a different design answer to a question made newly important by air conditioning.

The question: how can you avoid a blank-wall appearance if you face a little glass as possible to the western sun?

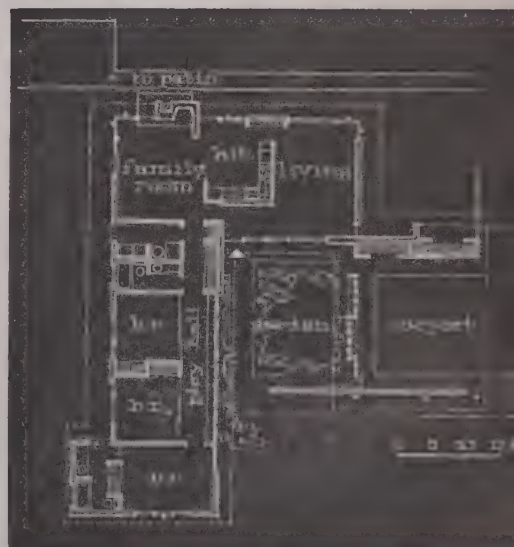
The answer suggested by the Tyler Home Show House: make your windows only 8" wide. Then you can safely use them to light the entire wing. Between the windows is a decorative applique lattice.

In this case, nine of the eleven slit windows light the 24'-long bedroom hall, which otherwise would be dark. Two windows daylight master bedroom.

Location: Tyler, Tex. Builder: Home Builders Association of Tyler. Designer: George Hicks. Area: 1,550 sq. ft. plus carport. Cost: \$25,750 plus lot.

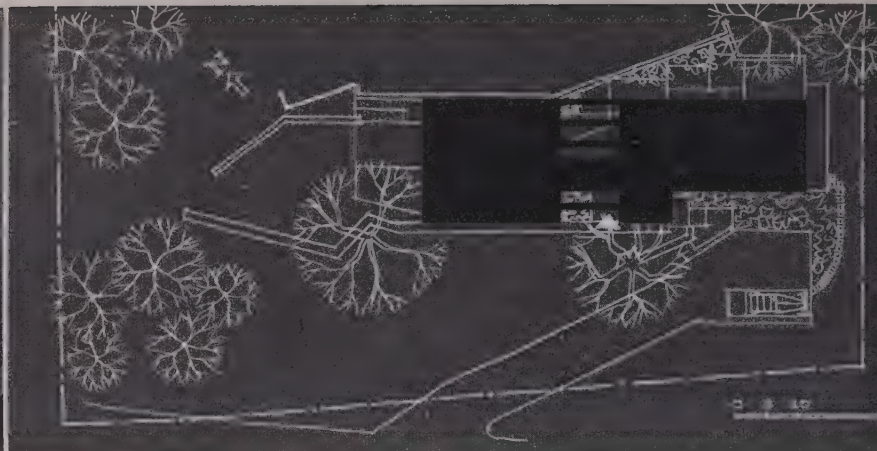
Well-lighted bedroom hall (left) inside slit windows is a full 6'. When sliding doors of two children's bedrooms are pushed back it makes a fine playroom. Ceiling has acoustic tile.

Glass doors (right) and big windows on south and east are shaded by trees and wide overhang. Hot summer sun in Texas is from the north. Picture shows terrace outside family room.





Living area extends out onto terrace, is screened against road below by clusters of oak trees that were preserved on the site.



Site plan shows retaining walls angled so as to create small patios all around the house. Narrow neck at center is entry.

43 This graceful post-beam-plank house

Brick-paved patio, open to the sky, is located between child's bedroom and kitchen. Transparency of house makes site seem more spacious than it is.





Parents' bedroom has paved patio facing south, with privacy for sunbathing. Retaining wall was faced with redwood.



Narrow entrance link in center of house forms two small courts between daytime and nighttime wings. This is view toward road.

shows a new way of treating a steep hillside lot



All you need to build on a seemingly impossible lot is a bulldozer and plenty of imagination.

That is the lesson of this beautiful little house, which won a unanimous First Honor Award from the jury in last May's AIA-H&H-Sunset Competition.

A bulldozer and plenty of imagination is just what Architect Roger Lee used when he faced this steep hillside lot: he simply cut a long shelf into the slope, retained the hill with a 6' high concrete wall, and then built the house on flat ground.

It sounds simple; but in placing the house on its shelf, Lee had to make sure of three things: first, that each room would have some little terrace or garden just outside its glass walls; second, that the beautiful oak trees to the west would be preserved; and, finally, that the house would not look crowded on its lot.

So he provided a spacious terrace for the living area—see picture opposite. The terrace faces north, is pleasantly cool in summer. He gave the child's room a little patio of its own (see below). And he angled the retaining wall so that the parents' bedroom would have still another terrace (above, left).

And by making his post-and-beam structure almost entirely transparent, Lee avoided any feeling of overcrowding on the narrow hillside shelf. For more evidence of this, turn the page.

Hillside shelf gives every room direct access to some part of the garden. View is across road toward golf course.



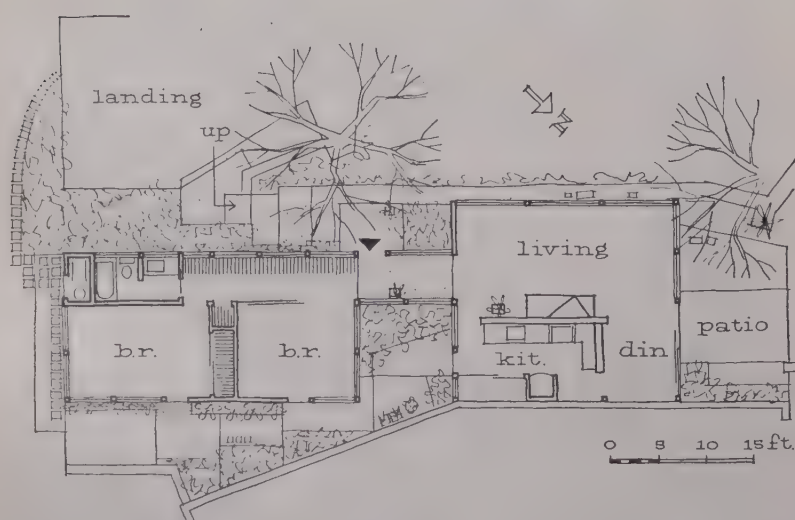


Small patio (left) separates child's room from kitchen area, brings light into center of house. Tricks like this make the house seem larger than it is.

Raised hearth (opposite) is center of living area, has a three-cornered sheet steel hood hung from brick wall. Kitchen is behind chimney.

(House 43 con't.)

...and the openness that goes with post and beam framing



1,100 sq. ft. plan was designed for young couple. Small outdoor areas supplement each room, almost double available living space.

The big advantage of post and beam framing is that it does away with outside walls and opens up the plan inside.

That is why Architect Roger Lee chose it for this house. He wanted to create an illusion of space where there was, in fact, very little real space—only 1,100 sq. ft.

By making his walls almost all glass, and by keeping his plan almost all open, Lee got a structure so transparent it is almost impossible to tell where one room ends and the other begins, where interior stops and garden starts.

Yet, because of the sharp drop toward the road, and because of the screen of oak trees left on the site, there was no loss of privacy.

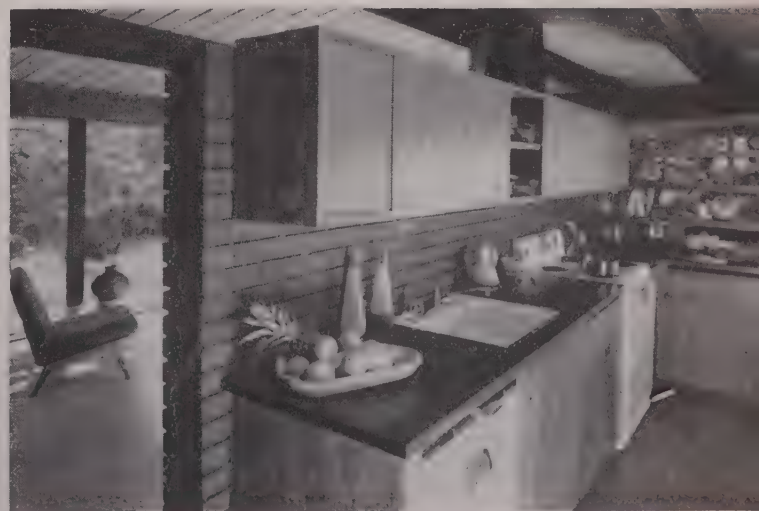
Location: Orinda, Calif. Architect: Roger Lee. General Contractor: Basic Homes Industries. Area: 1,100 sq. ft. Cost: \$15,000.



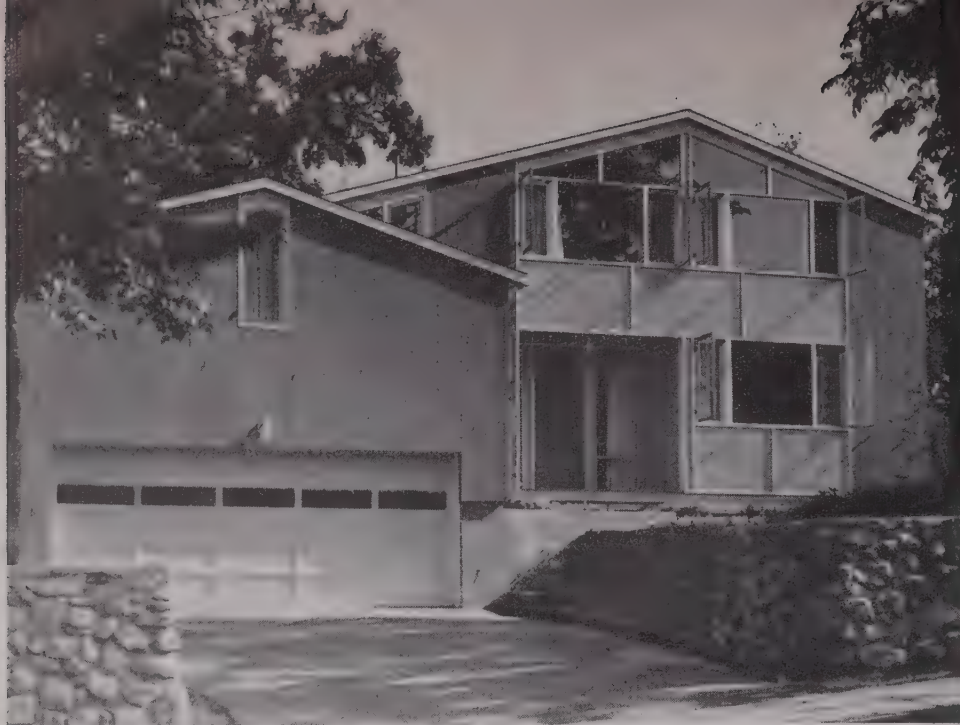
made the interiors spacious and light



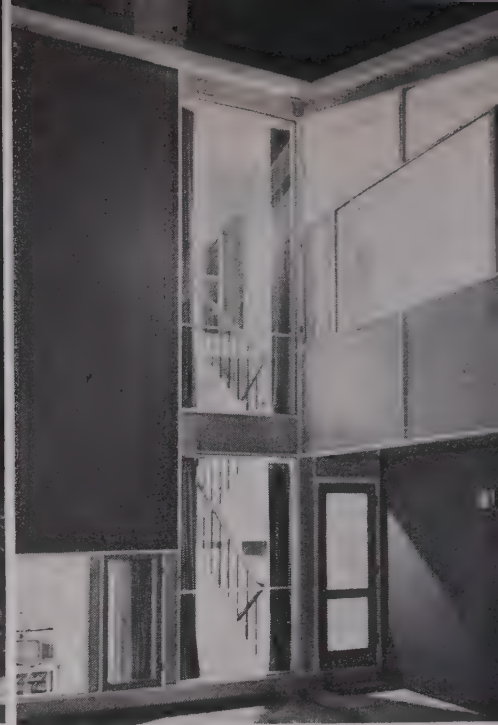
View from dining area shows kitchen pass-through at left, golf course in the distance beyond the road. Hearth doubles as bench.



Brick and natural wood in kitchen play down colder finishes on equipment, make this room a pleasant part of the living area.



Front elevation shows how the house takes full advantage of the sloping site by cutting driveway into bank. Panelized windows were custom-made.



Rear view shows how master bedroom (right) commands the open stairway.

44 This new five-way split works well for a big family

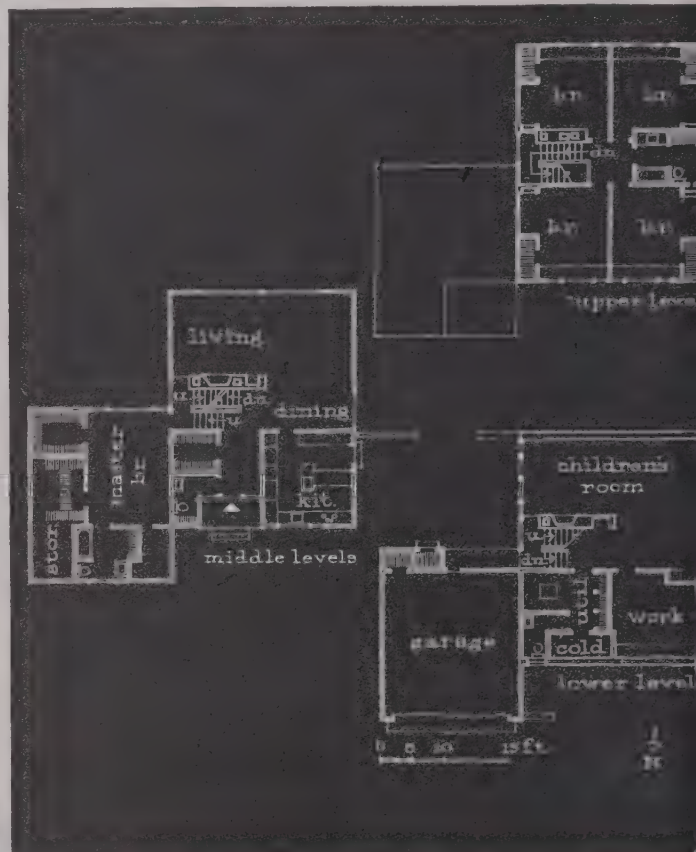
This fine custom house was designed to meet the problems of today's family with four or five children.

It puts four bedrooms on top for the children and the master bedroom halfway down the stairs for easy control of family activities. It opens one side of the house to a tall, sunny stairwell, and gives the children a pleasant playroom on the secluded lower level. And there are lavatory facilities on all four living levels.

The architects made the most of the exterior, too. The vertical board walls with panelized windows and spandrels have a Scandinavian flavor and the proportions of the split are pleasing.

Location: Providence, R. I. Architect: Cull, Robinson & Green. Builder: Louis Kolodziej. Area: 3,200 sq. ft. Price: \$56,500, including landscaping.

Five-level plan (right) shows house built around needs of large family. Each of four children has own bedroom on top level, each completely fitted-out with a guest bed, desk and storage space.



Living room has big windows to the back yard with fixed glass above the low, opening sash. Note opening to stair at right side of fireplace.



Daybed alcove in master bedroom is built-in under low sloping ceiling. Bunk is used as a daybed or as extra sleeping space.



Rear of house has redwood deck, concrete terrace, and a plastic screen to give bedroom privacy. All this costs \$900 extra.

45 People in Atlanta like the trees and the outdoor living

Only twenty minutes from downtown Atlanta, this house offers many of the advantages of living in the country.

By saving almost every tree, the builders were able to shade the large glass areas for efficient use of the air conditioning (which is standard equipment) and also keep the outdoor terraces at the rear of the house sheltered from the neighbors. And trees are always a real sales asset any way.

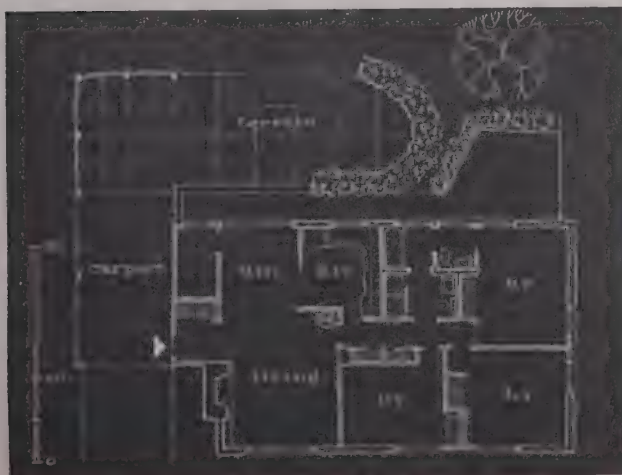
That the effort was worth while is proven in the sales record of this house: it is the fastest selling house in Atlanta in its price range.

Almost every house in the subdivision is different as a result of Architect Norris' careful attention to varied orientation and exterior treatment.

Location: Atlanta, Ga. Builder: Boyd-Jackson Corp. Architect: Henry D. Norris. Area: 1270 sq. ft. Price: \$16,800.



Front of house shows how well trees shade glass. Brick walls are insulated.



Plan gives central location to air conditioner. Note two-passenger bath.



Kitchen with knotty pine cabinets, can be closed off by sliding door, right.



Living room has high, pitched ceilings, a well-designed fireplace with raised hearth.



South side of house soaks up winter sun. Sliding glass doors and expansive terrace make for true indoor-outdoor living.

46 A small custom house shows you



Front entrance is shielded against rain outside, has obscure glass around it for light with privacy. Coat closet is behind accordion door at right.

If example is the best teacher, this small house by Architect Paul Kirk is worth close study. Consider these points about the house:

There is no waste space. Every inch of this house is useful and carefully placed.

Traffic pattern is excellent. The kitchen, in the controlling position of the "L" shaped plan, is directly accessible from the entrance, the living room and the carport.

The functions of the house are neatly grouped. The work areas are kept near the carport, the living area near the outdoor terrace, the bedrooms in a private wing.

There is a good relation between indoor and outdoor living areas. Entire south wall is glazed toward the backyard, with a pleasant view of the terrace, while bedrooms have high windows for privacy.

The house is nicely oriented for sunlight. Being in the north, it takes full advantage of the sun with its huge south window with no overhang. In the winter months, the sun helps heat the house, reducing heating bills.

In doing all this Kirk got his cost down to about \$10 a sq. ft.

Location: Kirkland, Wash. *Architect:* Paul Kirk. *Builder:* Richard G. Robinson. *Area:* 1190 sq. ft. *Price:* \$12,000, excluding land and architect's fee.

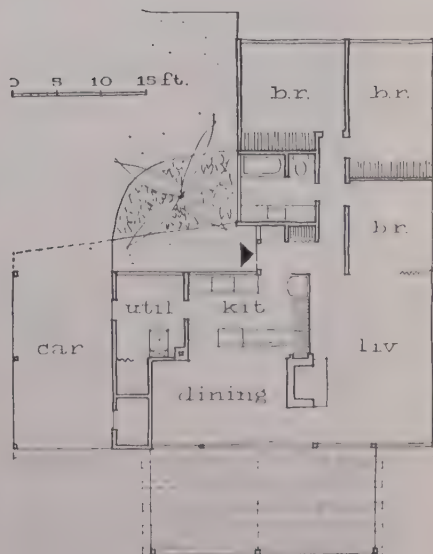


Living areas flow freely around central fireplace mass, although each has its own character. Entry is at center rear.

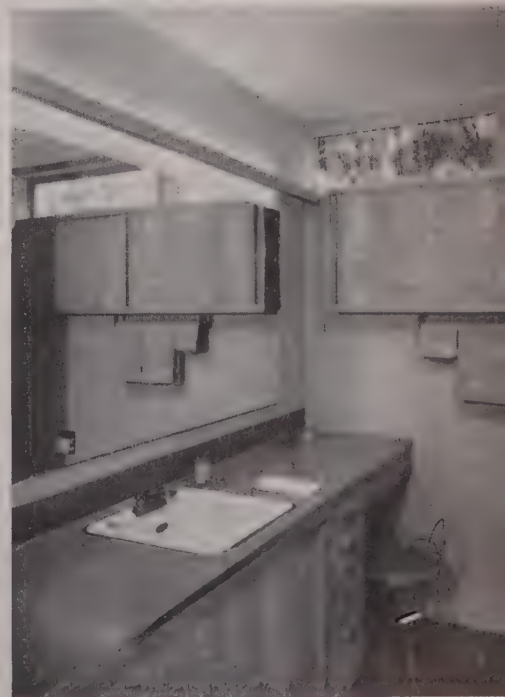
how far the dollar can go when the plan is good



Dining area is open to cheerful sunlight and view. Kitchen is just to left, out of picture.



Well-knit plan has three bedrooms, one of which can be thrown open to the living room for entertaining large groups. Wardrobes act as sound baffles between bedrooms, living room and bath. House has plenty of storage space, including walk-in storeroom off carport, alcove in utility room.



Bathroom is simply but beautifully fitted with natural wood cabinets. High window opens for ventilation.

47 The front parlor is on its way back— witness this split

Today's house already has a place—the family room—for active, noisy living. Now, in this split level, it's getting a separate living room that answers the need for quiet and order—just as the old front parlor did.

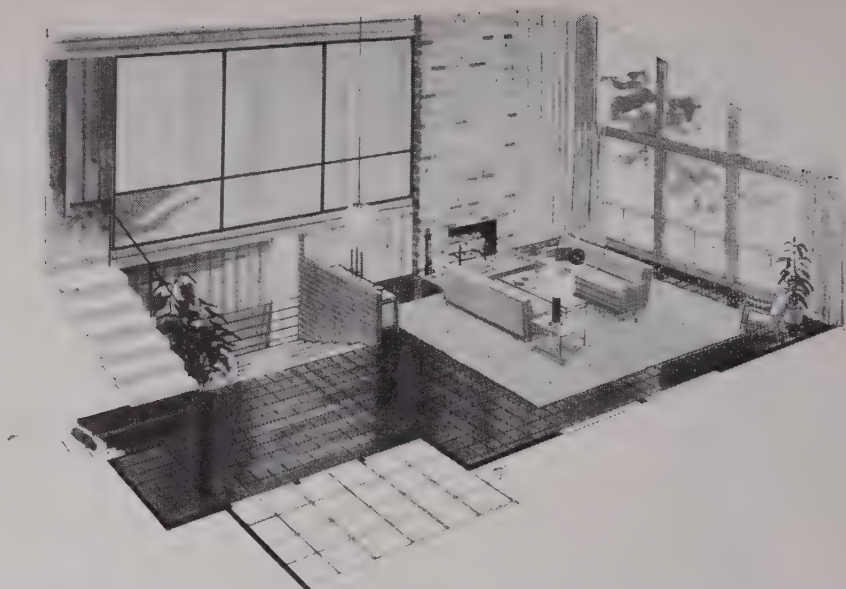
This front living room is like yesterday's front parlor in several ways. It's a separate area at the front of the house. Guests can enter it without going through rooms filled with family clutter. It can be kept tidy and quiet, for formal entertainment. And it's also an answer for the Women's Housing Congress which asked especially for a "quiet room."

Almost all the other rooms in this big split—family room, dining and kitchen—are on the lower level, down a 5' wide stair. The 51' width of the house allows plenty of room upstairs for the bedrooms to line up across the rear, facing the garden. Sliding plastic panels separate the bedroom hall from the living room to give both areas extra privacy.

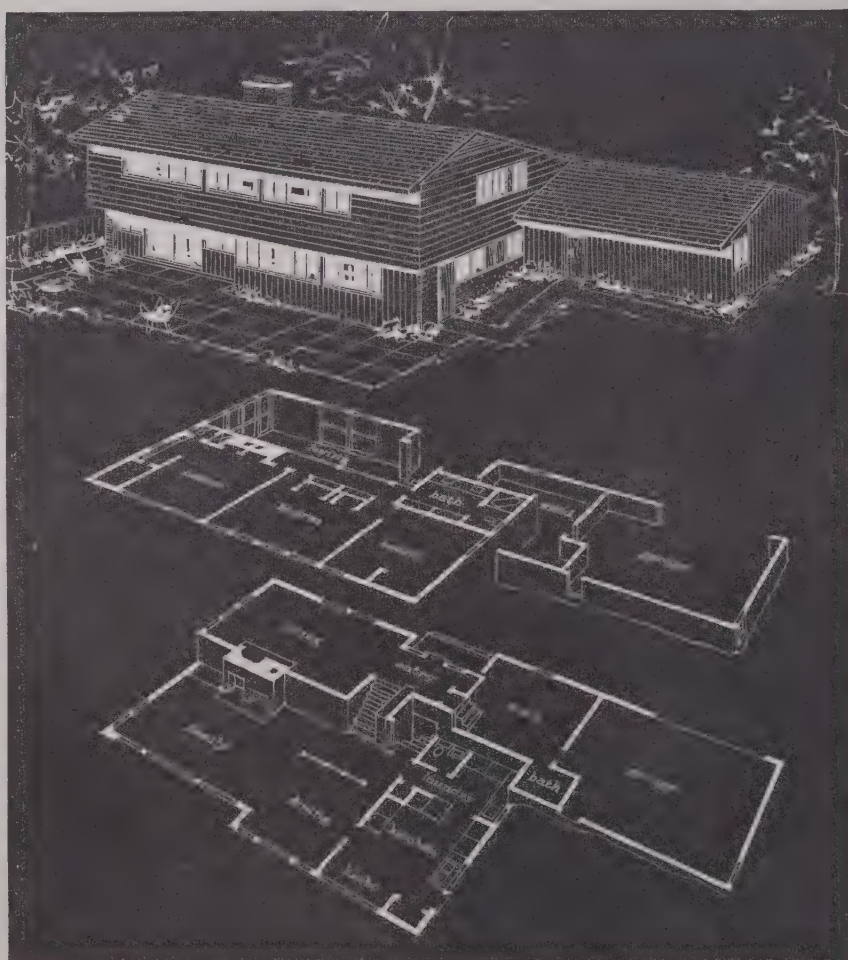
The split was created for Show-House (an advertising group) to give participating manufacturers of building materials and home products "a showcase for their wares."

Location: Brookville, N.Y. Builder: Show-House. Architect: Vincent Furne. Contractor: Jansson & Johnson. Area: 3,000 sq. ft., plus garage. Price: \$50,000.

On street side (right) house has only two rooms: the living room and the extra bedroom, which can serve as maid's room (with its own bath) or "mother-in-law suite." The recessed front entrance is protected by the roof overhang. Both kitchen and family room have their own entrances from the rear (see plan and rendering). Six of the eight rooms face the rear garden, enjoy privacy and a pleasant outlook.



Today's "front parlor," unlike the older kind, is an open, spacious room. Windows rise to the ceiling line, making full use of room's height. Bedrooms are upstairs, left.





48 With a good basic design you can offer many choices



Carports and garages are two of many options offered for basic house shown at top. Photo at right shows rear terrace, another choice.

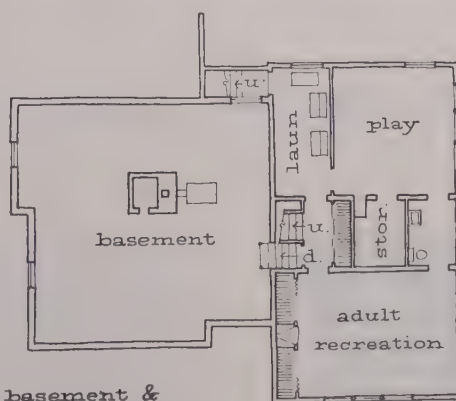
A wide choice in materials, additions and other options enabled the builder to sell this basic home to 20 buyers, almost every one of whom wanted and got a custom-like version.

The basic house includes more equipment and so-called "extras" than are generally found in houses of its price class. So the buyers who pay from \$4,000 to \$15,000 extra for options are really seeking houses to fit their individual needs, not just rounding out their equipment.

Options are the builder's major merchandising idea and a major source of his profit on each house. He offers buyers a list of 60 priced choices and organizes his crews and schedules around the special problem of handling a large number of changes.

Options include: 5-ton air conditioning at \$2,500, chosen by 75% of the buyers; sliding glass patio door (instead of French doors), 50%; double wall ovens, 25%; extra-wide lots (127' instead of 85'), 50%.

Location: Baltimore; Builder: Hatton Homes. Designer: William A. Foreman Jr. Area: 2,594 sq. ft. (not including sub-basement). Price: \$31,000, plus \$2,500 lot.

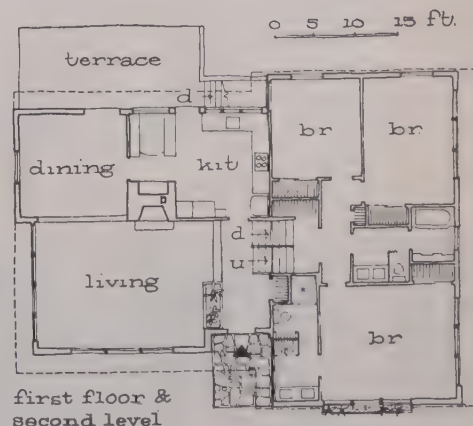


basement & ground level

Multi-level plan has 2,594 sq. ft. of floor space, not counting sub-basement under living room wing.



Foyer, two steps above living room level, is offered with a choice of tile or cork floors.

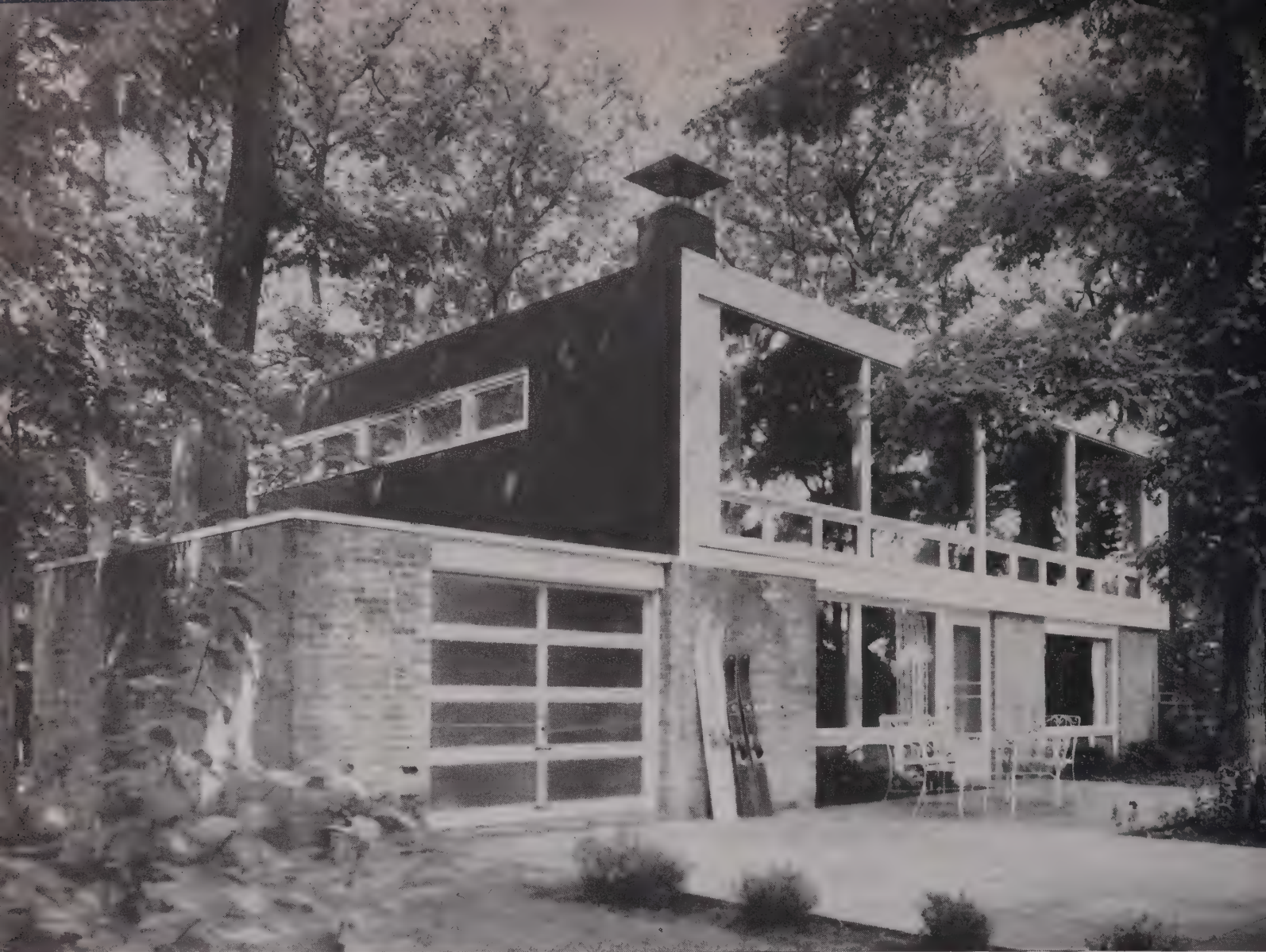


first floor & second level

ing room wing. Bath in upper level is compartmented; cedar room below is standard.

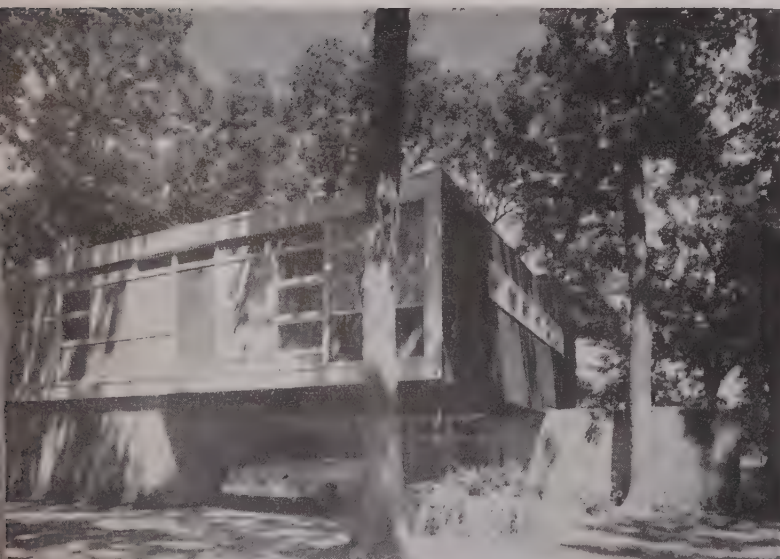


Barbecue in breakfast room is standard; double oven is optional substitute.



On view side second floor has entire wall of glass. First floor room at left is a boat shop. Recreation room and bedroom open off terrace.

49 To get a good view, try a second-story living area,



Second story gets colorful patterns on one side from painted asbestos siding. Other sides are black boxcar siding. First floor walls are pink common brick.

People who build grandstands know that you can get a better view if you are above ground level.

Here's a house that makes the most of a view across a broad river by putting its living areas on the second floor, with an all-glass wall facing the river.

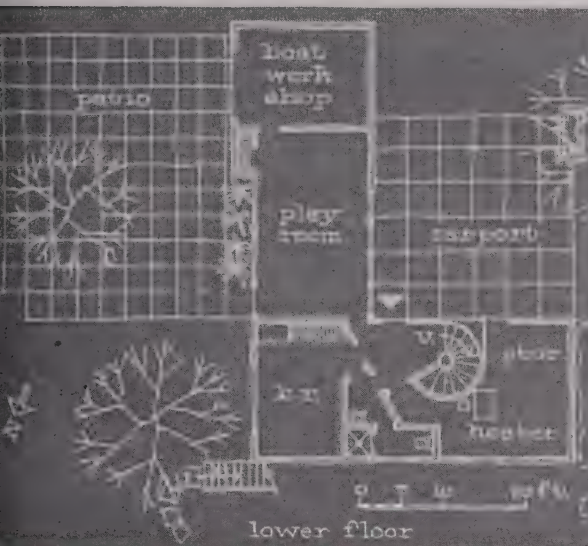
To focus the room toward this view, and to increase the actual floor space within the living area, the walls which separate it from master bedroom and kitchen are swept back at right angles to each other (see plan, opposite page).

A 10" 33 lb. WF beam spans the width of the house to carry the roof load, so the non-load-bearing interior walls can be placed at any angle. Steel beams and columns also support the part of the second story that's carried out over the carport.

Location: Rockford, Ill. Architect: C. Edward Ware. Builder: Alfred Scott. Owner: Charles E. Barnes. Area: 2,663 sq. ft. Cost: \$40,000 without 100' x 200' lot.



Living room has a free-standing metal fireplace as an alternate to the view outdoors. Furniture is kept low along the window wall.



Circular staircase is at center of house, lighted from above by a (5' dia.) plastic dome. Pinpoint spots ring the dome for night lighting.

with inside walls angled back to open up the rooms



Built-in counter with lavatory is at one end of the dressing room, outside of bath. Far end of counter has a bottom-lighted ground glass panel to improve lighting for makeup.

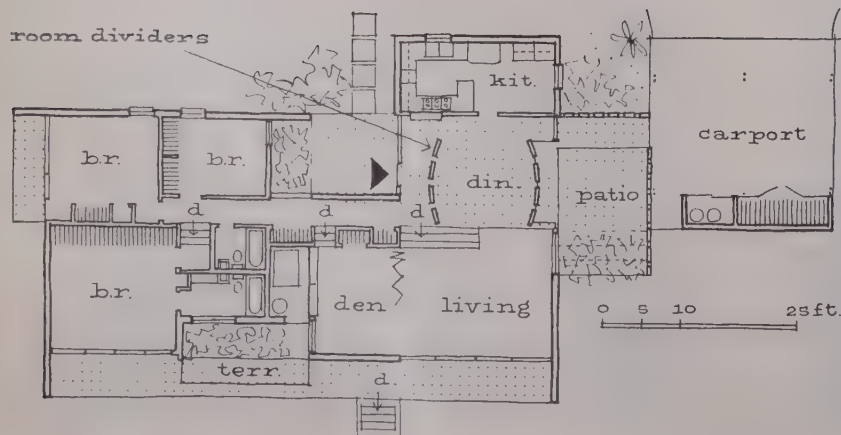


Kitchen is completely open to dining end of living room. Table, oven, range, and dishwasher are all built-in. Birch cabinets go to ceiling. Wood slats ventilate undersink space.



Setback garden is chief interest in rear view of house. Side walls are candidly detailed to show that brickwork is veneer. Roof has 5' overhang.

50 You couldn't put this luxurious house



Rectangular plan shows how street side is at higher level than living room and master bedroom. Note oveled wood screens in dining room.

One of the big advantages of a flat roof is that you can put both open and closed areas under it at random.

This house is a case in point. The architect broke up his interior space with three garden courts. A major feature of the design, they give an extra view and more daylight to almost every major room in the house. And where the architect couldn't count on the garden courts to bring in light, he put in skylights.

The seven-room house is also notable for the way the architect kept his material textures to a relatively small scale. Instead of big flagstones on the terrace, small pieces are inlaid in concrete. Wall paneling is kept to narrow strips, no wider than the bricks in the exterior veneer.

Location: Atlanta. Architect: John Portman. Builder: Henry R. Jackson Corp. Area: 1,900 sq. ft. enclosed (2,800 with terraces). Cost: \$32,750, plus \$7,000 lot.



Living room (above) opens on two terraces, foreground and rear right. Dining room, upper left, is screened by wood panels. Study (photo, below) can be cut off from living room by folding, louvered doors.



under anything but a flat roof



On street side house preserves its privacy, gives little indication of its openness. White domes on roof are plastic skylights.



Master bedroom, just off terrace at rear of house, seems almost outdoors when drapes are open. Wall paneling extends out to terrace.



Front of house shows pleasant blend of white brick, shingles, and gaily painted shutters. Sloping site lent itself to good split level construction; the front door is on grade, while the lower living area is fully exposed to sunlight.

51 This \$33,000 split outsold its \$23,900 counterpart

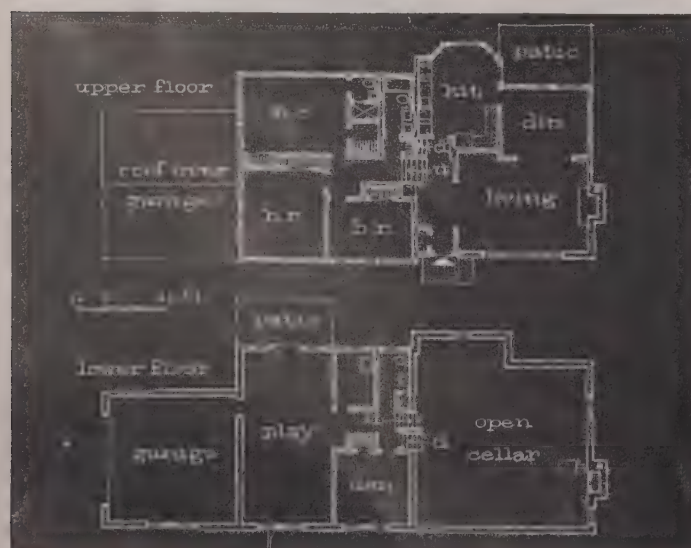
The builder calls this a "Colonial Split."

Built on choice one-acre lots, it is the most expensive of four models offered, but it outsold the lowest price model 11 to 2.

Builder Piccione attributes the unexpected success of this model to the buyers' feeling that big lots should have big houses on them.

Visitors also liked the huge playroom and extra bedroom (or den) on the lower level. There are outdoor terraces off both the playroom and the dining room upstairs.

Location: Huntington, L.I., N.Y. Builder: Nicholas Piccione. Architect: Herman York. Area: 2,100 sq. ft. Price: \$33,000, including one acre lot.



Playroom gets lots of daylight and cross-ventilation from doors to terrace at one end and two big windows at the other.

Four-level plan is fairly formal, with a separate dining room, important to buyers in this price range on Long Island.



Story-and-a-half house has no dormers. Fixed wood louvers on gable ends conceal jalousie windows, are part of "climate-control."

52 Here is a wholly new kind of expansion-attic house

This 1½-story Louisiana house rates national attention on four counts:

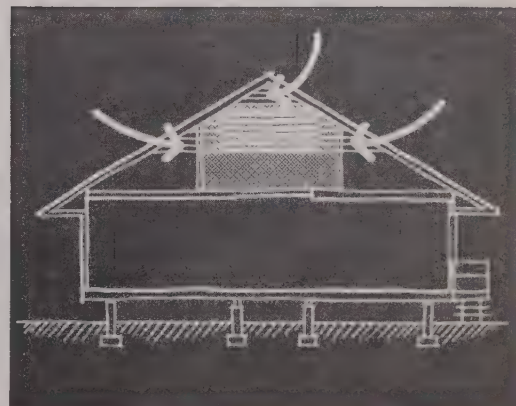
1. It meets the need for better ventilation in hot weather. The house was designed primarily to offer more comfort in sweltering Louisiana. Its extremely large, permanently fixed louvers at both gable ends admit air on three sides of the upper rectangle and into it through shielded jalousies.

2. This extra air circulation greatly reduces the danger of under the roof moisture condensation.

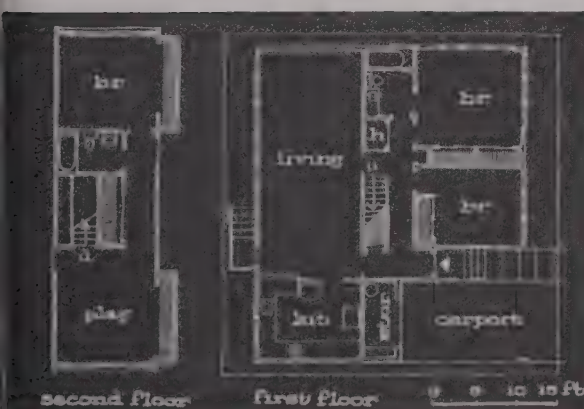
3. Raised construction on four concrete piers helps cool the house and protects it from termites, vermin and floods.

4. The resulting design avoids the unsightly, unshaded dormers so often seen on other expansion-attics and "Cape Cods."

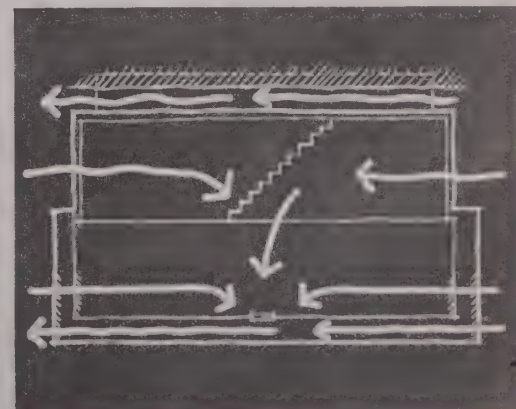
Location: Metairie, La. Architects (and franchisers): William Ricciuti and J. Buchanan Blitch. Builder: O. U. Woodward, Jr. Area: 1,623 sq. ft. Price: \$18,700 plus lot.



Wide louvers allow air to circulate on three sides of upper rooms (side view diagrammed). Raised construction also adds to coolness of house.



Upstairs bedroom has wide jalousie window. Fixed wood louvers in front of it are 1x4s, allow view outside but protect against sunlight from either east or west direction.



Ventilation system works as shown in front section. Attic fan draws air up stairwell into top part of attic. All windows are jalousies. Since house rests on four piers, air also circulates underneath house.

Large living area is provided downstairs, an unusual amount for an expansion-attic house. Living room is 29' 4" long. House has ample storage. Price includes built-in oven, range, dishwasher, garbage disposer.

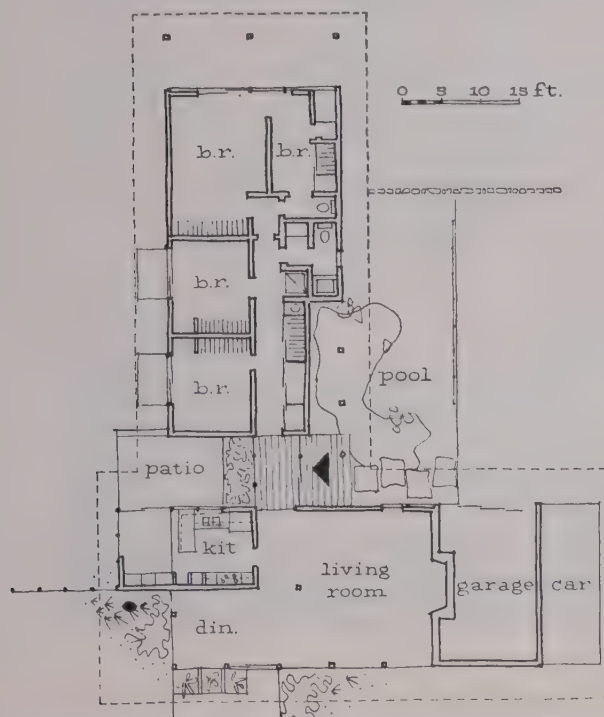




Pool outside living area is reached by way of terrace and open-riser steps. It added \$3,500 to cost of house.



Dark-stained beams and posts give living room interior an orderly rhythm. Plank deck is off-white in color.



Two-tone plan is entered in link between three-bedroom wing and living area. Patio is for dining.



Dining area is at far end of living room, separated from kitchen by door-high partition that keeps ceiling in view.

53 Japanese tradition is shaping a new American house

All over the U.S., "Japanese houses" are beginning to make news—and sense.

They are making news because to many Americans the Japanese house is still an unfamiliar product of an unfamiliar culture. And they are making sense because the Japanese house seems to answer so many demands Americans make of their new homes.

This Los Angeles house is a fine case in point: it is entirely Japanese in feeling, and yet entirely "modern American" in what it does for better building, better planning, better living.

Like many good, modern American structures, this house is modular in planning and framing—and it uses its modular patterns in a decorative way. Like good, modern American houses, it tries to relate every indoor space to some part of the garden—by

Use of water, rocks, stepping stones, stilted posts and sliding, translucent screens is typically Japanese. This is main approach to entrance of house.

opening up walls with sliding screens and glass doors. And like good, modern American houses, it is simple in its lines, surfaces and details.

As the Japanese house gains favor in the U.S., many of its traditional characteristics will change: the old proportions, so carefully related to the eye-level of people sitting on floor mats, will have to be heightened. And the roof structures are bound to be simplified (as in this house).

But the graceful structure, the sensitive joining of interior and garden, and the flexibility of partitions—all this will have a lasting influence on the American house. It had a major influence on *this* house which won a Merit Award in last May's AIA-H&H-Sunset Competition.

Location: Los Angeles, Cal. **Architects:** Dorman & Morganelli. **General Contractor (& owner):** Neal C. Lakenan. **Area:** 2,200 sq. ft. **Cost:** \$40,000.



Soaring roof and trellis lend protection to patio at entrance. Steep pitched roof is Paul Rudolph's first change from low silhouette.

Open gable and high roof give house spacious feeling. Balcony is under high ridge. Ceiling of red birch plywood has solid birch battens.

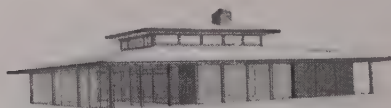
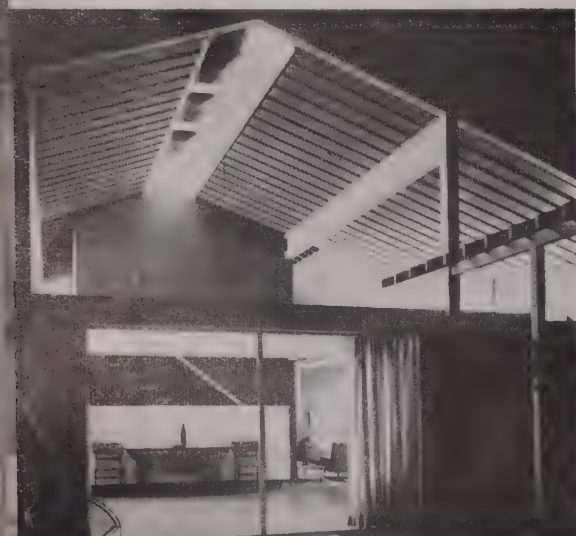
54 Everyone who sees this house says

In its first three days this *Woman's Home Companion* "Home for Family Living" drew 5,000 visitors to Builder Everett Schneider's St. Louis subdivision.

One of the most talked-about features of the house is the expansion balcony—a new idea for meeting today's increasing demand for lower cost, "expansion attic" space. Seven out of ten visitors said they liked the balcony solution—the others objected to its unfamiliarity or challenged its practicality.

The builder feels the model is a great success, plans to put up several more like it. "But it's tough to build," he reports. His reasons: exacting detailing and the necessity for double scaffolding to reach the high ceilings.

Location: St. Louis, Mo. Architect: Paul Rudolph. Builder: Everett Schneider. Interiors: Editors of Woman's Home Companion. Area: 2300 square feet, including balcony. Price: \$50,000.



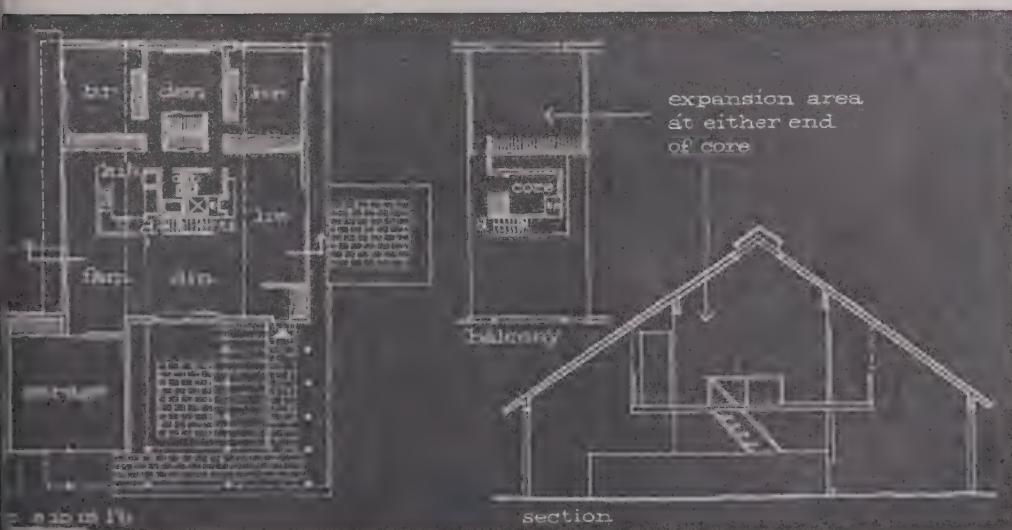
Variations possible with same plan include a hip-roofed, clerestory model (left) intended for arid regions, and flat-roofed version with wood siding for the Northwest (right).



Island kitchen opens to family room, is part of central utility core. Subdued but warm color scheme is typical of interiors throughout house.

... "It's open, airy, light as can be"

Fireplace, in living-room (below) has elegant stainless hood. Balcony provides expansion space for one or two future bedrooms and bath.



Balcony extends through center of square plan, supported by central utility core. The U-shaped living area (downstairs) can be divided with draperies as shown in photo at top.





Walls of steel-framed house are finished with painted plywood. Windows at far right are steel factory sash, those at left slide.

55 This glamorous steel house was built



Warm colors in kitchen relieve coldness of steel. Flooring throughout the house is of vinyl cork.

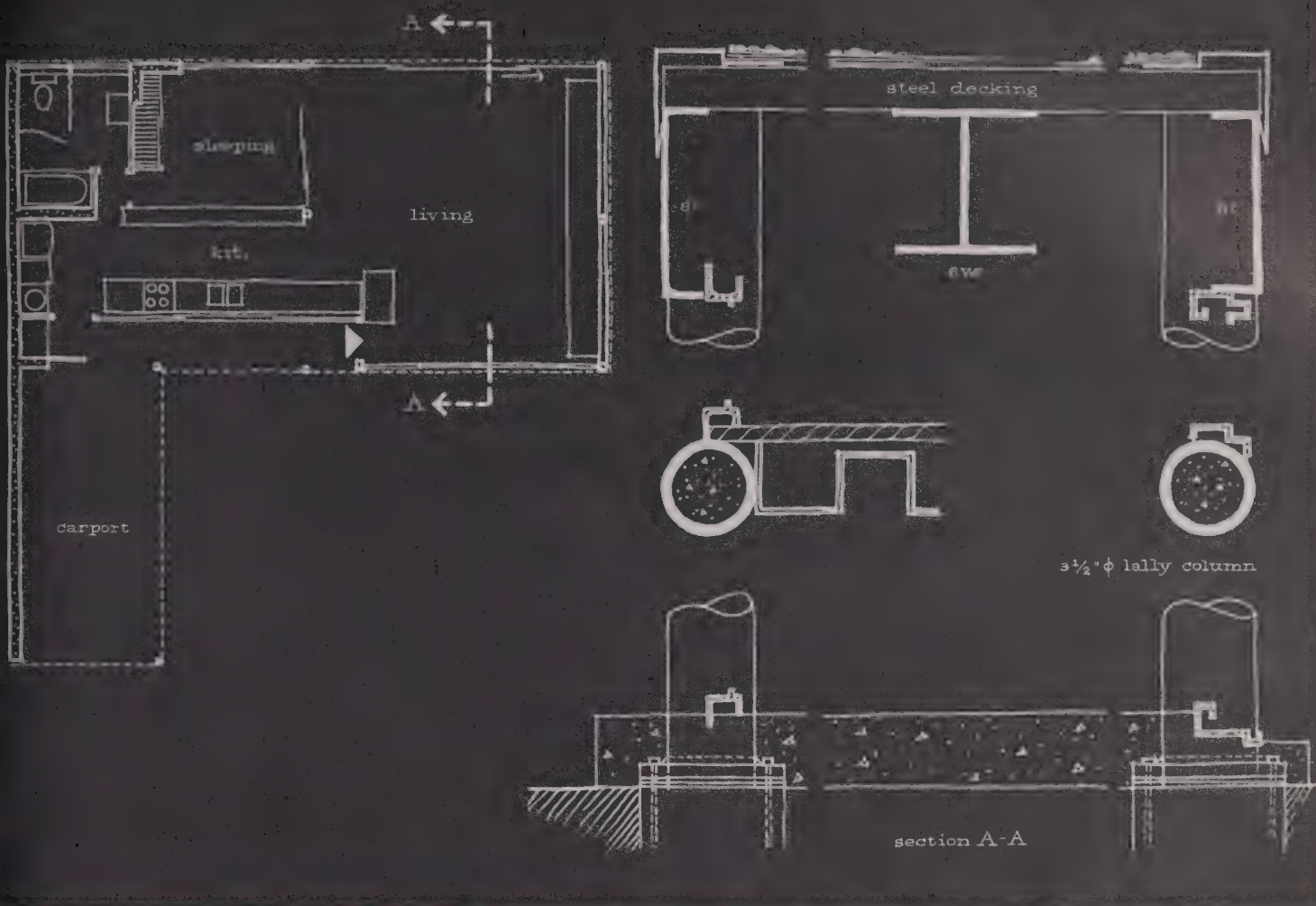
Few buildings can beat a modern factory for economy and simplicity of construction. Why can't houses be built just as simply and cheaply?

Designer Pierre Koenig believes they can, he has built several steel houses to prove it. This is his newest; like the others, it was made almost entirely from stock components used in industrial construction: steel decking, rolled steel sections, lally columns, steel factory sash and sliding steel windows and doors.

It took only two days to erect the steel frame, little more to close in the house. Some of the decking is galvanized, most of the exposed steel was painted. (Steel, according to the designer, presented fewer painting problems than wood.) Other advantages of steel: greater rigidity (important in a house of big openings, fewer supports), greater dimensional stability.

This house is noteworthy in another way: it may help answer the old question of how much exposed steel people will take in their homes. For when a major steel manufacturer gave this house wide publicity in popular magazines, the response was so great that the manufacturer decided it was high time to look further into steel's potentials in homebuilding.

Location: Glendale, Calif. Designer & Contractor: Pierre Koenig. Area: 800 sq. ft. living space. Cost: \$12,000 with land.



Structural system is a 10' by 20' grid of lally columns that carry light steel beams supporting an exposed, corrugated steel roof.

out of stock parts used in factory construction



Sliding doors separate bedroom from living area. House was designed as a compact, 800 sq. ft., one-bedroom apartment, with an attached carport facing the street.



Veneer plywood on end wall of living room helps further to soften steel-framed, glass-walled interiors.



Living room is sheltered from main entrance by free-standing fireplace wall. Coat closet to right of fireplace faces entry, is backed with brick.

56 Fireplace screens entrance in this split level house

Split level houses have many plan advantages, but are rarely good looking. This split looks fine for two reasons: the architects adjusted the house to its sloping site; and they kept the exterior simple and uncluttered.

Located only 12 miles from downtown Boston, the Peacock Farms development now has 16 of these houses occupied, expects to triple that number by the end of 1957. The house contains 1,825 sq. ft. (incl. garage), sells for just over \$20,000 with 1/3 to 2/3 acres of land. For an extra \$1,500 buyers can have two additional bedrooms and a bath in the basement garage space and a separate garage outside the house.

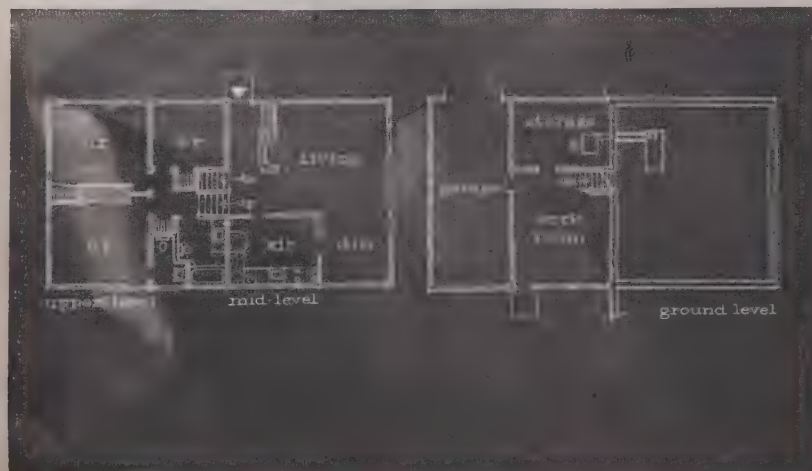
Location: Lexington, Mass. Builders: Harman White & Edward Green. Architects: Compton & Pierce.

Split is well planned: although it has a front living room (and, hence, a combined kitchen-bathroom plumbing stack in the rear), there is no loss of privacy because the living room windows face to the side. By using big glass areas on end rather than side of house, the architects simplified their facade design-problem.



Rolling terrain made split a natural. Part of development was set aside as "common land," controlled by home-owners.

End wall is glass, extends living room to the garden beyond.

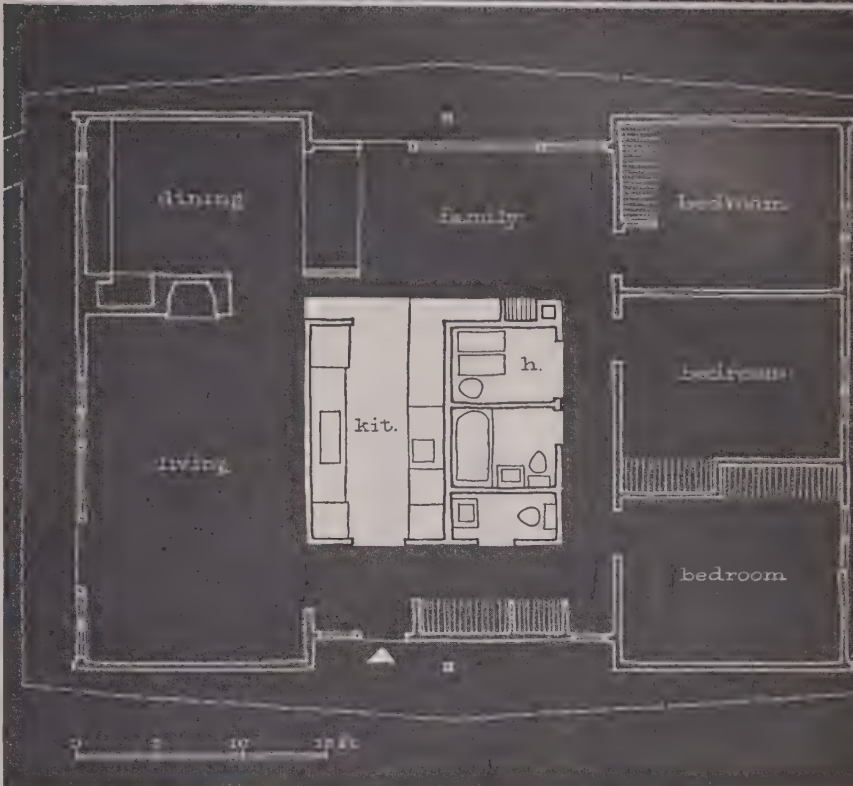


57 This popular house is planned around a central utility core

This model house, promoted by the Hotpoint Co. and *Living For Young Homemakers*, is a fine example of how to use a central utility core.

To make this type of plan work, you must provide light and ventilation for the inside kitchen and baths. The usual answer is a fan and skylight. But a big skylight generally lets in too much heat or cold, so you seldom see one as large and effective as this. This one works well because it was made of three separate sheets of plastic. The air between top and center sheets is ventilated by flue action, and the space between center and bottom sheets holds both incandescent and fluorescent lights.

Location: Mt. Prospect, Ill. Architect: Norman C. Nagle. Builder: Town Development Co. Lighting Engineer: Richard Kelly. Area: 1,500 sq. ft. Estimated cost with land: \$25-30,000.



Plan shows how utility core controls the house from its central location, and is an effective buffer between the bedrooms and the living-dining rooms.



Living room gets extra space from the low fireplace wall between it and dining room, and extra daylight from the skylight it shares with the kitchen.

Kitchen work counters (right) get about 35 ft. candles of light on an overcast day; with lights on too, there are 55 to 60 ft. candles of light on the counter tops.

Bedroom (below) has exposed block walls with a pleasing, textured design. Nagle specified lightweight concrete block for its insulating value.





Housing starts (vertical bars) will reach a total of 1,120,000 in 1956 and climb to 1,210,000 next year, according to HOUSE & HOME's annual forecast prepared by housing economist Miles L. Colean. This would make 1957 the third best year since 1950.

Military and public housing units are indicated at base of each bar. Figure for private starts is at top of bar, third figure shown is the total of public and private units. Dollar volume of housing is charted by red line. Scale for dollar volume is at right.

1956 Review: What happened to upset the market?

Some decline in house building activity from 1955 to 1956 was generally expected, but only the gloomiest of pundits foresaw as big a drop as the 15 percent now in prospect.

So everyone is asking who killed Cock Robin? What happened to bring the number of new private starts down from a little over 1.3 million to around 1.1 million and dollar expenditure from nearly \$15 billion in 1955 to \$13.35 billion in 1956?

Easy credit was short-lived

The expectation of a greater volume in 1956 than has occurred rested on the assumption that the business hesitancy that was developing toward the end of 1955 and the declining rate of house-building that was clearly evident by October would, by early spring, lead to an easier credit policy than had been pursued during the summer and fall of 1955. Actually an easier credit situation did develop during the winter, giving renewed reason for believing the drop would be moderate. But this confidence was short-lived.

Added to the expectation of easier credit, a tax cut was considered practically certain by all the wiseacres, and an increase in savings available for mortgages was contemplated. Stronger demand for business capital was expected, but it was not until after the turn of the year that its true proportions and impact were fully recognized.

What happened was that the year-end overhang of commitments kept the mortgage market from getting much warmth from the late winter credit thaw, while some of the worst building weather in construction history kept home builders from taking much advantage of whatever softening had occurred.

Too many wanted loans

When at last the weather was favorable, the onrush of plant and equipment demands was flooding the financial markets. At the same time institutional savings were lagging, and, with a first quarter decline in profits, business found that its internal resources available for expansion were less than it had planned.

The result was a concentration of de-

mands upon the banks and insurance companies far greater than they could easily accommodate. Credit became exceedingly tight; and the Reserve authorities, fully aware of the inflationary potential of an excessive capital expansion, did nothing to make it easier.

Mortgages could not compete

The home mortgage market was squeezed hardest. The slower growth in savings and loan institutions in the early months of the year as compared with last year, along with a conservative policy on the part of the Home Loan Banks, kept the savings associations from at once playing up their role in the conventional loan area. At the same time the rigid interest rates in the FHA and VA areas made it hard for mortgage borrowers, and tract builders in particular, to compete on equal terms with the other seekers of funds.

As the year wore on the pressures on the capital markets mounted rather than abated. To keep the squeeze from becoming a freeze, Federal Reserve came

1956 Review continued on page 215

Ahead for home building in 1957:

MORE HOUSES, MORE DOLLARS

by Miles L. Colean, home building's No. 1 economist

In 1957, house building expenditures will recover some of the ground lost in the 1956 setback and will again point toward the record level reached in 1955.

Expenditures for new private dwelling units will come to around \$13.8 billion compared with a probable \$13.35 billion in 1956. With government residential building for military and public housing added, the total should reach at least \$14.1 billion. The number of starts, in private houses and apartments, will also be on the upturn; the figure will mount to the neighborhood of 1,150,000, and could go somewhat higher, depending on credit conditions and other factors discussed below. On top of this, government housing activities may add another 60,000 starts, bringing the total up among those of the high volume years.

Next year will bring the opposite of many of the influences which bore down upon the 1956 housing market to cut volume more drastically than had been anticipated. The things that didn't happen in 1956, but will happen in 1957, combined with the things that did happen this year that will not occur next year, promise a better building climate ahead.

Here are the signs of a better market for 1957:

Inventories are in excellent shape. It is amazingly to the credit of both builders and mortgage lenders, that so drastic a readjustment as has occurred this year could be accomplished without a heavy accumulation of surplus stocks. With comparatively few exceptions, stocks are not excessive. Vacancies in houses for sale average, nationally, close to an irreducible minimum of less than 1% of all owner-occupied houses. During 1955 and 1956 the most common practice has been to sell from models and to keep production closely in line with sales. So builders' capital has generally remained fluid and the industry is in a position to launch its 1957 drive with no heavy overhang.

Volume of demolitions will increase as the highway program gets underway. This will help an already favorable inventory situation.

Rate of family formation will be stable. The years of declining rate appear to have been passed, and while no substantial uptrend is in prospect for

another nine or ten years, this factor will at worst be neutral rather than depressing.

Population will continue to grow at a still gradually accelerating rate, adding its pressure to the market.

The suburban push will continue unabated. While we shall begin to see some urban renewal, results in 1957 will not yet be statistically impressive. The urban renewal influence will still be mainly on the side of removing worn out buildings rather than adding new ones.

Family income will be on the rise. Already the 1955 estimate of an average family income of \$5,520 (before Federal income taxes) has been passed. The rise during 1957 will be enough to assure further improvement in living standards on a per capita as well as a per family basis.

The tax cut which was staunchly resisted in 1956 as part of the economic stabilization policy, is probable by mid-1957.

Here is why there will be more money in '57

The Federal government will not be a net borrower. On the contrary, another budget surplus is possible despite the probability of a tax cut. In any form, a Federal surplus takes pressure off the financial market.

Savings will increase. By the middle of 1956, total personal savings were estimated to be at an annual rate of \$20.3 billion, the highest in any peacetime year. The prospect is for continued growth in 1957.

Debt repayment will be accelerating, pouring a constantly growing volume of funds back into the investment stream.

The demands of industry for capital funds will be less insistent. Although capital requirements are likely to be greater in 1957 than in 1956, the rate of expansion will be less and the program will be moving forward in a more orderly

manner than was characteristic of it in the early part of this year.

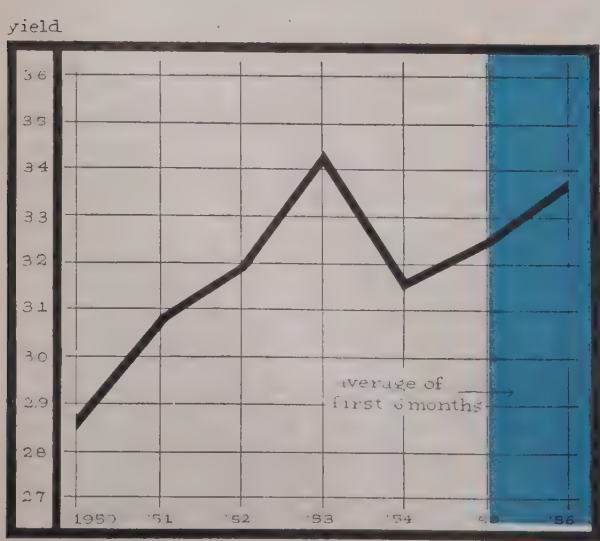
Credit policy, as a result of all these circumstances, may lean on the neutral or easy side.

This is not to forecast a soft money situation like the one during the recovery from 1954's mild business recession. On the contrary, the market will remain firm, compared to that time, and interest rates will keep close to present levels. But funds will be more available and the tone of the market will seem more favorable to borrowers.

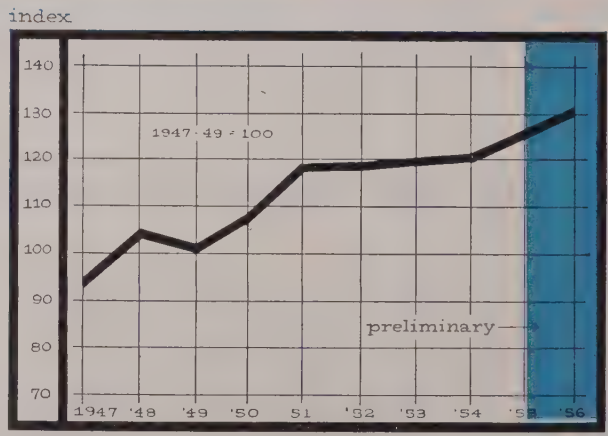
However, some change in FHA and VA interest policy will be needed if the mortgage market is to move forward with the rest of the economy. There are indications that this necessity is dawning on the political mind, and this forecast assumes that a change will be made before the 1957 building season.

VITAL INFLUENCES

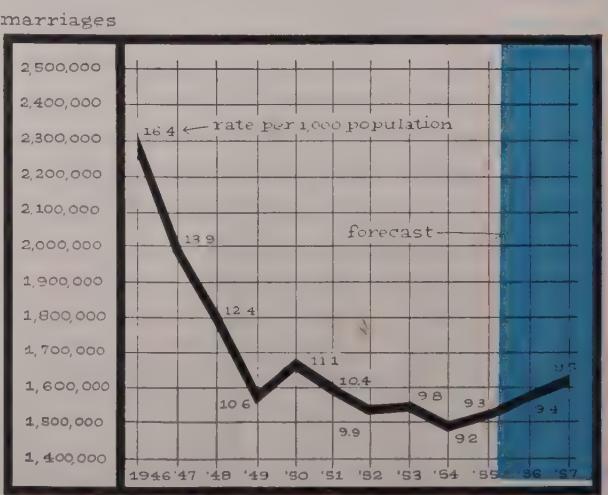
Three indices play a big role in shaping the housing industry's prosperity: Family formations (lower right) seem headed back up after reaching a trough two years ago, which should boost demand for more homes. The continuing rise in building materials prices (upper right) supports home builder's sales pitch that prices of houses are going to rise, so customers should buy now instead of later. But bond yields, mortgage's competition for long-term investment dollars, are climbing—which supports pleas for a boost in FHA and VA interest rates.



Corporate bond yield (Federal Reserve Board)



Building materials price index (Depts. Labor and Commerce)



Marriages and marriage rate (Office of Vital Statistics)

Is there a chance to do better than this '57 forecast?

Since World War II, private house building has moved forward in two great waves: the first culminating in the giddy peak of 1,352,000 private dwellings in 1950, which took a combination of credit and materials controls to tone down; and the second reaching a lesser height of 1,309,500 private dwellings in 1955.

The drops have been sudden and sharp, while the buildups have been more protracted and generally less spectacular, taking five years in each case. On only four occasions since the end of World War II has the year-to-year gain been as many as 100,000 dwelling units. Two of these occasions were in the peak years 1950 and 1955. One other was at the very outset of the postwar building era, when the gain in private housing from 1946 to 1947 was 183,000 units. The fourth was in 1954, just before the 1955 peak. For the other uptrend years the average gain was a little under 64,000.

No signs of a new boom in the making

While these instances do not give solid ground for forecasting, they do suggest that it takes extraordinarily expansive influences to produce an increase as high as 100,000. No such extraordinary factors will be present next year. There will be no such push from family formation as existed in 1946 and 1947. There will not be the prodigal mortgage credit that was available from 1945 through 1950, or as set off the 1954-55 bulge. Moreover, we may still have to contend with the unrealistic rigidity of government-administered interest rates.

In brief, the expansive forces, though solid, will be moderate. They can not be expected to produce more than a moderate increase of around 50,000 private starts, and even that pretty much depends on clearing up of the interest rate question. Probably not much over the current 10% will be in multifamily structures, with cooperatives in a relatively favored position. The major blocks to increased multifamily building remain, despite the Housing Act of 1956. Moreover the relatively high rate of vacancy in this type of housing is not conducive to risk-taking at this time.

Cost will be a big factor in '57

Because of the increase in the average size of the house, in the elaboration of its equipment, and in land and building costs, the average price per house will continue to go up. Total dollar volume of expenditures for new dwelling units in 1957 will show an increase of about 3.5% from 1956 to a total figure of around \$13.8 billion.

Anything achieved in excess of the 1,150,000 figure will be the result of imaginative and vigorous action by builders. Builders must recognize that the year will bring more challenge than easy assurance. They will be in rough competition from other industries. If, however, they shrewdly analyze their markets, produce attractive models, hold prices in line, and sell as hard as their automotive brethren will be doing, builders should be able to make new houses the preferential buy. This may be a big order, but it is essential.

1956 Review (Cont. from p. 212)

to the rescue around the April and June tax dates and at the time of high cash demands around July 4; but, in face of the inflationary threat raised by the steel settlement, it generally kept a tight rein.

Not since the depression and Regulation X has house building lived through so long a period of credit restraint. The question may be raised, however, as to whether credit is the only dampening element in 1956 business. There are a number of indications that it may not be.

Reports are widespread of buyers' indifference, not to say resistance, compared with their eagerness in 1955. Although 1956 family income was higher,

so were debt payments; and no tax cut came along to make the burden easier to carry. Generally speaking, model houses have not been overrun with prospects, even where maximum term money was still available.

Typical '56 house cost \$13,700

The median price of new homes in the first quarter of 1955 was \$13,700. An analysis of costs in the first quarter of 1956 would indicate that the figure had risen; and the difference was by no means always reflected in improved quality.

The current housing market has many

resemblances to the current automobile market. In both cases, 1955 sales were considerably higher than forecast on the basis of actual population and economic growth. In both cases, sales were souped up with an unsustainable volume of bank credit. In both cases, 1956 models were higher priced with relatively little added allure. In both cases, 1956 sales held up better for the used product than the new. Actually nothing killed Cock Robin. In all probability what happened was that he ran himself to exhaustion and had to catch his breath. The evidence is that he is now breathing easier and will be on his feet in another few months.

Industry-wide debate continues hot over House & Home's editorial entitled...

NEW JERSEY SAVINGS
AND LOAN LEAGUE

SECURITY



Financial Mark

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First Federal

Let's do something about

MONEY!

For six years our industry has bounced from one mortgage crisis to another.

For six years we have listened to pious talk—pious talk urging us to have faith in the free market for money, pious talk bidding us be patient and wait for added savings to provide the money we need, pious talk suggesting we follow Mr. Micawber's example and wait for something to turn up.

For six years we have also listened to foolish talk—foolish talk saying we are already getting too much money, foolish talk calling our present rate of mortgage borrowing a menace to the whole US economy, foolish talk saying we ought not to be asking proportionately more money for mortgages than we got in the Twenties.

For six years we have also listened to wild talk—wild talk demanding that the Federal Treasury play Santa Claus to solve all our money problems, wild talk demanding that the Federal Treasury buy through Fanny May all the 4½% mortgages the banks and insurance companies do not buy, wild talk demanding, in brief, the free and unlimited coining of 4½% mortgages at par.

For six years we have listened to pious talk, foolish talk, wild talk, but in six years nobody—but nobody—has done anything about it. Right now our mortgage money issues is worse than ever, with no relief in sight.

Enough is enough. We have had enough wild and foolish talk. We have had more than enough mortgage money trouble.

UNION FEDERAL
SAVINGS AND LOAN ASSOCIATION

SECURITY-FIRST NATIONAL BANK OF LOS ANGELES

W. A. CLARKE MORTGAGE CO.

AMERICAN - Standard

FEDERAL HOME LOAN BANK BOARD

HOME FEDERAL

Savings and Loan Association

THE GREAT-WEST LIFE ASSURANCE COMPANY

Eberhardt Company

J. I. Kislak Mortgage Corporation

Housing Securities Inc.

JONES - WEST MORTGAGE COMPANY

It is most refreshing to read in so little space a summation of what is really wrong with the mortgage situation.

Certainly you will have disagreement, depending entirely upon the interest of the reader, for each reader is thinking in terms of how to get some no-down-payment money for the next six months or, if he is in the lending business, what will happen to the lush discounts. Certainly your article will get the cards out on the table and cut out a lot of horse-play that has done no good for the industry.

I extend my congratulations for a really courageous and statesmanlike approach to what I consider one of the most important problems affecting our whole economy and, of course, our industry.

DAVID D. BOHANNON, Past President
National Assn. of Home Builders

I congratulate you upon the challenging directness of your editorial. I am in general accord with the theses you develop.

L. DOUGLAS MEREDITH
Executive Vice President
National Life Insurance Co.

Frankly, I was startled at the size of the problem as you presented it. I was happy to see you emphasize what you call the liveliest housing issue today. It would, indeed, seem worth while to have all persons connected with the industry endeavor to "transform the Home Loan banks into a major instrument for making more savings available to lend for better homes."

I was particularly impressed with the ways you suggested to cut costs so that we could build better houses for less money. We should hammer everlastingly at this portion of the problem.

Finally, I congratulate you on setting forth the reasons why the thirty-year mortgage makes our money problem worse instead of better.

GUY T. O. HOLLYDAY, Chairman
The Title Guarantee Co., Baltimore

I have read your editorial with a great deal of interest. Here are my comments:

1. I agree we are due for a tight money problem for the foreseeable future, but

2. I see no way to put more money into the mortgage market without substantial inflationary consequences. We have neither the manufacturing facilities nor the manpower to handle more construction. Inflation, in my opinion, is worse than people living in old houses.

3. I agree that something can be done with the Home Loan Bank System and that FNMA, as now constituted, is all wrong and should be discontinued.

4. I agree that shortening terms will make mortgage money turn over faster.

5. The building business is divided among too many small builders ever to accomplish the cost cutting that can be done by, say General Motors Corp.

In summary, I think the mortgage market needs serious, intelligent study that I am discouraged enough to believe cannot come from Government without (1) great publicity on the subject, and (2) intelligent understanding of the problem by some of the great trade organizations (Home Builders, particularly). HOUSE & HOME will do the building industry a great service if it everlastingly pounds on the subject intelligently, which you will do as long as you stick to the collaboration of Miles L. Colean.

I congratulate you on what I hope is the start of a "Great Debate."

WILLIAM A. CLARKE, Past President
Mortgage Bankers Association

Very logical in its presentation of our money problems, exceptionally well done.

STEWART MATTHEWS, Past President
Institute of Real Estate Brokers

I think the editorial in the August issue of HOUSE & HOME, "Let's do something about MONEY!", is splendid.

JOSEPH A. GRAZIER, President
American Radiator & Standard Sanitary

Your article does little to help the situation and much to confuse your readers.

On the first page you say no one has done anything to solve the problem and only pious talk has been heard. Quite on the contrary, many concerned, including the National Association of Home Builders, have offered many times a practical way to widen the sources of funds for mortgages. FNMA can be converted into a workable Central Mortgage Bank to operate on private funds under government control and without recourse to the Treasury or ultimate coinage, as you put it. Your article errs in many ways, and it would be unfortunate not to call the facts to your attention in the hope you, in turn, will correct the impression that this outlook might have with some readers:

1. Most of the "foolish" talk has come from interests who would return us to the 6%-10-year mortgage and with it the second mortgage of the gay twenties.

2. To talk sense about money, remember that housing along with all the products expanded too rapidly with the over easy money of 1954, following the 1953 tightness. Housing costs have not increased any more or less than other manufactured products.

3. Our principal problem is not lack of savings or investment funds. Our problem is that the modern mortgage, good as it is for the home buyer, is an investment instrument of limited appeal. Only institutions willing and equipped to handle the monthly internal servicing and re-investment are interested in buying mortgages. Many other very large sources of money simply will not consider them. With a proper Central Mortgage Bank mortgages could be financed by issuing debentures to tap almost unlimited sources of funds.

4. Let's recognize that, like the auto
Continued on p. 240



PLYALOY OVERLAID PLYWOOD provides the finest and most durable paint base of any siding on the market today. It takes paint easily, evenly. Eliminates grain raise and checking. The smooth, durable overlay is a medium-density resin-impregnated fiber permanently fused to Exterior fir plywood in modern hot-plate presses. Pre-cut to standard 12", 16" and 24" widths; 8' long; lower edge beveled for drip. Comes packaged by the square, complete with wedges and shadow-line furring strips.



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How to stop cracks in concrete brick

Use only bricks that are strong and dry, says new BRAB report

Concrete face brick is cheaper than good common brick, looks fine—especially when painted. Only problem: it may develop cracks.

To find out how to prevent cracking, FHA asked the Building Research Advisory Board to investigate, make a report.* Here are BRAB's conclusions:

1. Use only good concrete brick. "Good" concrete brick, according to BRAB, has high strength plus low shrinkage and low water-absorption characteristics. The table (below) shows how you can tell such brick when doing your purchasing.

The reason you need high strength, low shrinkage and low absorption brick—according to BRAB—is that most cracks are due to internal stresses caused by moisture, temperature or chemical changes.

2. Use only dry brick. Moisture can get into the best bricks. BRAB suggests three ways to make sure bricks are dry:

- Don't accept any brick that is not at least 28 days old at the time of delivery (unless the bricks have been artificially dried or steam-cured).

- Break open a few bricks and look for discoloration due to dampness. Do this both on delivery and just before installation.

- Don't store your brick in contact with wet ground, and be sure to protect them from rain.

3. Use care in laying the brick. Here BRAB makes three more points:

- Your mortar should contain autoclaved (steamcured) cement and should have a water-retention value of 75% or more.

- You should have horizontal reinforcing above and below all openings (but other joint reinforcement or control joints are less important).

- If you use Group 2 brick, you will need either control joints every 20', or joint reinforcement every 16". (But you don't need either in single-story walls shorter than 48' when built of Group 1 brick.)

*"Cracking of Concrete Face Brick and the Development of Data Necessary for the Establishment of Criteria for its Manufacture and Installation," \$1.50 each, Building Research Institute, 2101 Constitution Ave., Wash. 25, D.C.

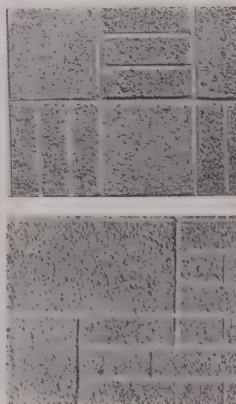
Minimum physical properties for concrete face brick

Weight of brick, lbs. per cu. ft.	Min. comp. strength, brick flatwise; psi, avg. gross area	Max. water absorption, lbs. per cu. ft.	Max. linear shrinkage allowance
120 or more	3500	9	Group I Group II
85 to 120	2500	12	0.025% —
Less than 85	2500	15	0.035% —
			0.035% —

Notes: All of the above brick are to be in air-dry condition.

Group II includes face brick which comply with above strength and absorption requirements but have not been tested for shrinkage, or do not meet the shrinkage allowances required for Group I types.

Many patterns are possible with concrete face brick. As shown at right, the brick can be used alone or with concrete block.



Long-lasting natural finish developed for exterior use

A natural wood exterior finish—far more durable than most now available—has just been developed at the U. S. Forest Products Laboratory in Madison, Wis.

FPL's new finish should solve the widespread problem of fading and bleaching encountered with such popular siding materials as western red cedar and redwood.

Most other natural wood finishes are so short-lived they must be renewed every year, according to FPL Chemist D. F. Laughnan. The new finish should last four years or more, is cheap, easy to make locally, simple to apply.

Formula and recipe. In line with FPL's regular policy, the formula for the finish is public property. Any builder can have his painter make a batch in a variety of red and brown colors. The formula for a five-gallon batch with a cedar-color:

Raw linseed oil	3 gals.
Mineral spirits or turpentine	1 gal.
Burnt sienna color-in-oil	1 pt.
Raw umber color-in-oil	1 pt.
Paraffin wax	1 lb.
Penta concentrate 10:1	½ gal.
Zinc stearate	2 oz.

Other colors and shades are made by varying the amounts of burnt sienna and raw umber colors-in-oil. For example, a light redwood color is made with 1½ pints of burnt sienna and ¾ pint of raw umber. To get a dark redwood finish you reduce the burnt sienna and raw umber to ½ pint each, and add 1 pint of pure red iron oxide color-in-oil. The recipe:

Pour the gallon of mineral spirits into a 5-gallon pail or opentop can. Put the paraffin and zinc stearate in a pan and heat over a flame. Stir until a uniform mixture results. Pour the mixture into the mineral spirits, stirring vigorously while it is being added. There should be no open flame around when the paraffin mixture is being added to the mineral spirits, because the mineral spirits might catch fire. When the mineral spirits solution has cooled to room temperature, add the ½ gallon of pentachlorophenol concentrate, and follow with linseed oil. Then stir in the colors-in-oil, a little at a time, until the mixture is uniform. It is then ready for use.

Proper application. A single application of the new finish is needed for smooth, new wood like the planed face of bevel siding. A gallon will cover 400 to 500 square feet. More than one coat may cause a non-uniform look, with glossy and dull spots. On a rough unplanned surface, two coats are recommended and a gallon should cover 200 to 250 sq. ft.

Laughnan cautions against applying the new finish over other finishes that leave surface coatings, as varnishes and many natural finishes do. These coating-type finishes prevent the new finish from penetrating into the wood.

Like all finishes, the new one has some limitations, Laughnan says. It is rather slow-drying, requires a few days of good weather. Because it contains wax it is not good for later painting unless first thoroughly scrubbed with solvent wax.

continued on p. 234

Univ. of Calif. study makes it official: South orientation is best

People have been facing houses to the south for a long time just because they like to have the sun come into their rooms. Now a little-publicized study at the University of California has proved that sunworship makes a lot of scientific sense.

If you face your house broadside to the south, locate your important rooms and big windows on the south, and put the least amount of glass on the west-northwest end, your house "will be a great deal easier to cool in summer, more pleasant to live in and easier to heat in winter," say the California scientists.

They based their conclusions on a study of a house located at 41° N. latitude—i.e. close to the east-west center line of the U.S. Their study shows:

- Almost five times as much sun heat hits a south wall in winter as in summer.

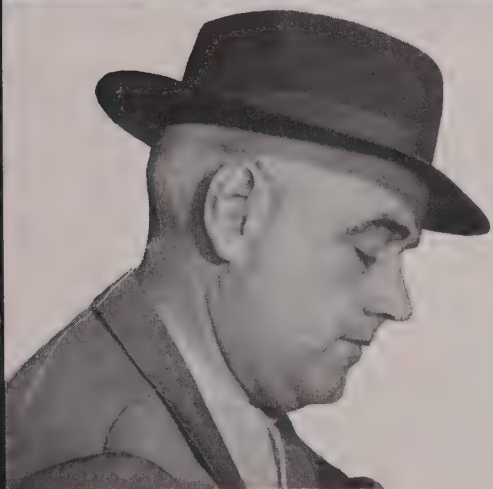
- The maximum heat value of winter sun on a south wall is equal to 2,300 Btu's per sq. ft. a day. For a 40' long wall this amounts to nearly 800,000 Btu's!

- On the other hand, a west-northwest wall receives six times as much heat in summer as in winter. The same is approximately true for an east-northeast wall.

- A north wall gets no solar heat at all.

- And if you use wide roof overhangs, south windows will get almost no hot sun in July or August.

Summing up, Dr. L. W. Neubauer of the University estimates that a house with the worst possible orientation will receive nine times more sun heat in summer than the same house with the best orientation. Conversely, the best orientation would expose the same house to four times as much sun heat in winter, when it is needed, compared with the worst orientation.



"We are proud to sell Andersen Flexivents because we know they are of superior workmanship, and are easy to install," says Hal V. Worth, Jr., of Oldham and Worth Building Supplies, Raleigh, North Carolina. "We have been handling the Andersen Flexivents since they were first manufactured and we are more than satisfied with their beauty and versatility—as are our customers."



"Window beauty helped sell our Lyon Park project homes," says George E. Viall, Raleigh, North Carolina builder. "The ease of operation and eye appeal of the Flexiview and Flexivent Units are outstanding. What's more, we are saving at least \$100.00 per house because our Andersen WINDOWALLS are fast and easy to install and require no costly call-backs for service or adjustment."

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Nail popping:

VPI expert disputes Purdue research

The Purdue nail popping report (H&H, April '56) is stirring a storm among the scientists.

The Purdue report stressed the importance of dry lumber as the only sure safeguard against nail popping, added that the longer the nail the bigger the pop. The advantage of grooved nails, said the report, is in their shorter length which tends to minimize popping.

In effect, this means grooved nails will pop less than smooth nails, but the wording of the Purdue report has the grooved-nail proponents up in arms.

VPI's case. Loudest outcry comes from Dr. E. George Stern, Research professor at Virginia Polytechnic Institute, who charges Purdue's report is "... contradictory and misleading."



STERN

Based on VPI research (H&H, Aug. '54), Stern claims that under "generally encountered site conditions" the use of properly threaded nails will prevent popping.* Stern points out that the Purdue tests were conducted with raw green lumber in which the moisture content was extremely high.

"Such wood will make any nail pop," he says. He argues that most house framing is not as green and wet as that used in the tests because most builders do not apply drywall until several weeks after framing.

In that interval framing will dry out enough to make popping less likely. Smooth-shanked nails may still pop, Stern says, but properly threaded ones won't.

Purdue's rebuttal. Stern's criticism leaves Purdue's experts, S. K. Suddarth and H. D. Angleton, unmoved. Green wood was chosen for the tests, they say, because it is so prevalent.

They agree that a drying-out period before drywall is applied is "probably helpful, but it will not help fast production builders who apply drywall soon after framing.

Dry wood, they insist, is the main remedy for nail popping. If dry wood is unobtainable, they advise builders to use "the greatest number of shortest nails possible," since the shorter the nail, the less likelihood it will pop.

This is where special nails come in, they say. Such nails clearly provide greater holding power than smooth ones. Thus: "Threaded or other special types of nails allow the use of shorter shanks which provide adequate strength, while you avoid undesirably deep penetration of the wood."



Threaded screw nail, above, designed especially to prevent popping, is the best for drywall, says VPI's Stern. Nail is 1 3/8" x 0.101", blued, helically threaded with conical thread section. Purdue's experts say new, shorter nails will be developed.

What is air conditioning?

"Air conditioning is the process of treating air so as to control its temperature, humidity, cleanliness and distribution to meet the requirements of the conditioned space."**

So says the American Society of Heating and Air-Conditioning Engineers, top group in the field, who recently announced the new official definition.

"It is the hope of the Society," said President James W. James, "that this definition will prove helpful to the public."

*Both sides agree on the fundamental premise that popping goes hand-in-glove with high moisture content wood. As the wood dries out, shrinkage occurs, forcing nails to pop.

**Says Webster: "A process of washing, humidifying and dehumidifying air before it enters a room, hall, building, etc."

Home modernizing: *New boom in building!*



BEFORE

AFTER

Before modernization—a dull and unappetizing dining room. After remodeling—a cheery family activity room. Here is Light for Living at work! Multiple use of carefully selected fixtures; overhead in the once-drab dining room, a recessed spotlight—and cornice lighting that makes the room seem larger. In the kitchen, a luminous ceiling highlighted by three bullet-type fixtures. This completely remodeled home in Cleveland, Ohio, was featured in the August issue of *LIVING For Young Homemakers*—proving that home modernization can be a service to customers, a profitable field for builders.



Light for Living *means extra profits on each remodeling job*

Led by Operation Home Improvement, more and more builders are turning to home modernizing as a source of extra jobs and extra profits. And many have discovered how much easier it is to sell remodeling when "Light for Living" is featured. General Electric's big new Builders' Package helps you make the most of this expanding market with Light for Living.

This Builder's Package contains complete lighting information, photos and practical plans for making any home more attractive and livable. It tells how to make rooms seem larger with valance or wall lighting, how to accent with downlights and spots, how to make outside areas more effective and usable. When you put this material to work, your customers get a *complete* remodeling job and you profit accordingly. What's more, you add immeasurably to your own reputation as a progressive authority on home modernization.



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And, remember, General Electric bulbs are the heart of Light for Living!

Industry-wide debate continued

makers, we overbuilt and probably oversold in 1954 and 1955. Now we must slow down and let demand catch up.

5. Let's not be fooled by current legislation. The easier credit on existing houses has sopped up billions of dollars that used to go to new construction, and the existing FNMA acts as a steady depressant on the mortgage market. In addition, it exacts tribute from the builder with every sale of loans.
 6. Let's get our house in order. Slow our production down to the demand in the price classes in which we are now building. Let's recognize that we have priced ourselves out of the market. Let's recognize that land speculation has made suitable building sites for low cost housing very scarce. Now is the time to turn to the large field of untapped demand in the lower price class and help solve the housing needs of the lower income group.
 7. Don't let anyone talk us out of the 30-year mortgage. Only with this device does housing sell as well as it does—your argument against 30-year mortgages is not factual. The average life of a mortgage is less than 10 years, so the period for which it is written is academic.
 8. Our foremost problem is that the present administration does not have a housing policy. Probably because housing developed so rapidly under the previous administration, it must now be looked on as something corrupt. This thinking is currently slowly destroying FHA and making it unworkable. Present plans to kill off VA for the World War II veteran will choke off 70% of VA volume. Concentration of the VA processing in FHA will further stultify housing. The present policy of ignoring the housing industry is now producing these results—
 - a. Volume is going down.
 - b. All sorts of new requirements are adding to the already high costs of housing.
 - c. Rental housing has been effectively stifled.
 - d. Changing Title I Section 8-203-i has made it a largely unworkable device for providing minority housing on minimum property requirements.
 - e. No effort has been made to house minority groups.
 - f. Redevelopment program has been stalemated.
- Nothing is more important now than a revitalization of FHA so that it can attract and hold competent career men and adequately face the problems of today, resisting all political pressures.
- The Housing and Home Finance Agency itself should be given departmental status with cabinet rank so that this large industry (second in the United States) will have a voice at top level and stop the continued use of housing as a whipping boy.
9. Last but not least housing must demand more consideration. Recent activities of Federal Reserve Board

and other monetary agencies have had an unnecessary heavy impact on housing. Advice and forecasts from this industry were ignored while politicians blithely prophesied a large volume for this year. When starts slipped off rapidly the government predicted an upturn in the third quarter, when all housing men knew such a change was impossible.

THOMAS P. COOGAN, *Past President
National Assn. of Home Builders*

Certainly a shorter amortization period will help to return funds for reinvestment, but it has never been portrayed in such spectacular form.

If mortgage interest rates could increase naturally, more individuals would return to the mortgage market, where formerly they invested large sums.

WALTER C. NELSON, *President
Eberhardt Co., Minneapolis*

Part of the article is not too flattering to the Federal Home Loan Bank System, but I take no violent exception to your comments. As usual you are always original and take an interesting approach.

I hope that you and your collaborator, Miles Colean, can come up with the answer to the problem of sufficient mortgage money to finance "sound mortgage lending."

IRA DIXON, *Member of the Board
Federal Home Loan Bank Board*

Timely and stimulating; the approach is controversial in some respects, but the more this vital subject is discussed and debated, the sooner solutions will be found.

The building industry will be materially aided if Pension Funds can be persuaded to put a reasonable portion in mortgages. We are currently engaged in a rather ambitious program to get this result. Perhaps you would discuss Pension Fund investments in a follow-up editorial.

H. BRUCE THOMPSON, *President
Colonial Mortgage Service Co.
Upper Darby, Penna.*

I cannot disagree with any of this very constructive thinking.

JONATHAN M. FLETCHER, *Exec. V. P.
Home Federal S. & L., Des Moines*

... Interesting, informative, and sadly too true.

It seems reasonable that mortgage repayment should be at least as high as the rent for a similar property, so the term of our mortgage rarely exceeds 15 years. As a result we get larger principal repayments and can make more loans than the same size associations granting 25 and 30 year loans.

WILLIAM A. WELSH, *President
First Federal Savings & Loan
of New Castle County, Delaware*

It was extremely interesting, and I have been passing it around for others to read. It is a very well thought-out analysis.

I have felt that a large segment of the building industry was wrong in demanding more and more easy money.

H. CEDRIC ROBERTS, *Builder
Anaheim, Calif.*

In the main, the thinking in "Let's Do Something About Money" is good and forthright but I still can't buy your prop-

osition that public housing is a "dead duck." Anyone who says that just does not understand the push of the functionaries, the vested interests of the present tenants and management staffs, and the determination of some politicians to keep reaching into other people's pockets for things to give away as presents.

And if you think middle income housing is a red herring, just take a good look at the Democratic platform and watch this issue bob around in future housing legislation. . . .

It is certainly gratifying to have someone else finally say that 25 and 30 year mortgages are not ideal for home builders and home buyers—quite aside from their dangers for government agencies and the co-signing institutions.

MORTON BODFISH, *Chairman
First Federal S&L, Chicago*

... very timely, and it should stimulate a great deal of constructive thinking.

My reaction based on what I know of Southern California:

1. I agree that longer and longer terms are no answer, and I do not believe that no down payments for all is an answer.

2. I agree that home owners should be encouraged to pay off mortgages faster and buyers should be encouraged to make as large initial investments as possible.

As an inducement for bigger down payments and faster payoffs why not put all payments in excess of minimum into a reserve fund to provide principal payment relief in the event of future financial reverses. This is the exact opposite to today's penalty on pay-offs which you mentioned.

Instead of urging a flexible interest rate might it not be better to advocate the recognition of discounts? Then they could be made an open charge to the home buyer and used as an inducement to both buyer and lender by: (A) Offering lower discounts to buyers for larger down payments and shorter terms (which actually occurs in the mortgage market now) and (B) making prepayments attractive to lenders, since their yield would be increased by re-lending such funds.

3. But I dispute your statement that all of us know ways to cut our costs and build better houses for less. Remember, we have been in a buyer's market for some time, the Veterans Administration's CRV's are often so low as to be unusable, and FHA valuations never keep up with increased costs. Sales have slowed and competition is rough for both customers and mortgage money.

So every builder I know is continually exploring ways and means of cutting costs.

W. KEUSDER, *Past President
Home Builders' Institute, L.A.*

Hurrah! Hurrah! ... really terrific. It's about time somebody analyzed the problem in realistic fashion.

JAY I. KISLAK, *President
Kislak Mortgage Corp., Miami*

... you have said "a big mouthful," and on most of it I agree with you.

I wish HOUSE & HOME would spearhead a movement to establish in New York State a financing agency, comparable in its basic principles to FHA and VA, but sup-

Continued on p. 244

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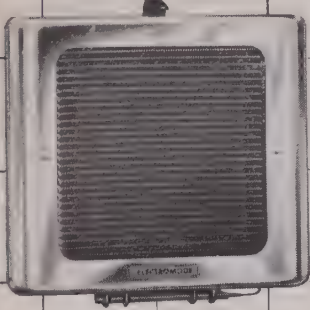
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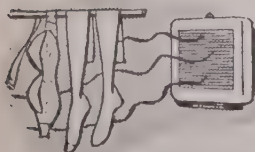
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Industry-wide debate continued

ported by the banking fraternity of the State of New York as a private industry operation. Such an agency in this state might set a financing pattern for similar agencies in other states and point the way to break away from utter government agency control in the housing field. This would also bring the Savings and Loan Associations into the mortgage pattern more favorably or more acceptably, and if this can be done we may be able to remove the hills and valleys in the money curve that have such devastating effects on our housing program.

EMIL M. KEEN, *Past President*
Long Island Home Builders

. . . . the best over-all, long range thinking, most inspiring article that I have seen. It certainly is in line with actual trends and conditions which are so different from what so many people had anticipated. Too many prophets of five and ten years ago were quite wrong about what conditions would be today and are still wrong in forecasting the future.

I don't believe we are expanding our credit (creating enough money) to keep up with our ability to consume and to produce non-consumable capital goods.

To be able to borrow money has always been the key to success in our expansion of American enterprise. The building industry is not now getting its full share of money.

We need to become more conscious of the fact that in today's economy most people would acquire by exchange or otherwise a new home approximately every five years if it were made easy to do so. These new homes should be truly revolutionary, and they can be at very little increase in price.

I scribbled all over the editorial using underscores, question marks, exclamation marks and a lot of O.K.'s. Actually the subject was treated in such a comprehensive way that I only wish we had a day's time to discuss.

JOHN R. WORTHMAN, *Builder*
Fort Wayne, Ind.

A valuable service to the industry. We would like reprints for our builders.

J. A. STANFORD, *Realtor*
High Point, N. C.

I want to congratulate you. I have been a builder for 40 years, and I want to say that the wild reckless loans made under the VA program have wrecked the legitimate building business and probably are the worst swindle ever put over by any government.

Can you imagine wrapping a \$16,000 mortgage around the necks of a couple of G. I. kids for a house that was obsolete the day it was thrown together?

CLAUDE COLE, *Builder*
Van Nuys, Calif.

This is an excellent article because it is so thought-provoking. I think it will stimulate all segments of the construction industry, including those who finance it, to giving serious thought to what the future may hold in this field.

I can't agree with all your statements in the article. Alleging that those who have faith in the free market for money have been only giving out "pious talk" I

continued on p. 251

Industry-wide debate continued

think is a rather strong indictment.

I also question the recommendation that the Home Loan Bank System be raised to stature equal to the Federal Reserve. Rather I believe it would be well to correlate the use of credit through these sources with other credit facilities when attempting to achieve certain objectives, such as the Federal Reserve Banks' recent attempt to restrain inflation.

On the other side, your explanation that the thirty-year mortgage reduces the accumulation of funds for mortgage lending and contributes to higher costs seemed to me a sound analysis. It is very true that the very easy money of 1947-51 probably was a big contributing factor to today's problems. Your recommendations to reduce the cost of houses are very sound.

I sincerely hope the article stimulates thinking on this subject and that great good will come to the industry in this effort.

J. R. JONES, Vice President
Security-First National Bank of L. A.
Chairman, A.B.A. Mortgage Com.

With our growing economy and our growing population, our problem today is to find new money in some way not heretofore proposed. Usually the easiest method is to turn to the printing presses, which, of course, is the inflationary method.

Your constructive editorial is the best presentation of our money problem I have seen. It shows a good deal of thought, and it is one of the first to point out the real fallacy in 30 and 40 year loans.

J. W. JONES
Jones-West Mortgage Co., Dallas

Very, very well done. Today at Trustees meeting at the savings bank of which I am vice president and a trustee, the president brought it up for discussion. He and all the board agreed that your thinking is very sound.

WALTER H. DREIER, President
U. S. Savings and Loan League

I would appreciate 250 reprints. It is one of the finest analyses I have seen, and I think it would be a timely piece of education to send to my dealers.

DON A. CAMPBELL, Past President
National Retail Lumber Dealers

I can find very little in it I would disagree with. It is extremely well put together and I compliment you on a thorough job excellently assembled.

PERRY S. BOWER, Treasurer
Great-West Life Assurance Co.
Winnipeg, Canada

A wonderful job of analyzing the difficulties and suggesting remedies.

DEAN RICHMOND HILL, President
Hill Mortgage Corporation, Buffalo

Splendid . . . The observation longer term mortgage slows up the availability of mortgage funds is particularly well taken. The statistics certainly bear out your conclusion.

WARREN HILL, Exec. Vice President
New Jersey S&L League



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*New Tap-Lite wall
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Your first glance tells you . . . here's a Lavanette that puts new, colorful elegance and charm into the bathroom.

Check the many *extra* conveniences the Beauty Queen 48" Vanette Model provides all members of the family.

Seated, Mother completes her make-up with cosmetics easily at hand in the compartment drawer. Father can

sit to shave . . . and after the children wash up, the one-piece plastic top cleans so easily with a wipe of a damp cloth.

Cabinets and bowls are always the same pastel colors and are available in 8 color selections . . . all harmonize with regular plumbing fixtures . . . the plastic vanity tops are in contrasting colors.

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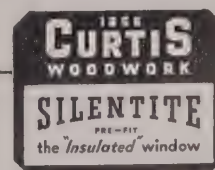
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Silentite Windows, New Londoner Doors, Curtis Kitchens and all Curtis Woodwork are sold by leading lumber dealers in most parts of the country. See your dealer for literature and full information—or mail the coupon.



for instance—Curtis panel windows are available in 15 basic units, six with and nine without louvres. These flexible, easily installed units enable you to make any size of window wall. May be arranged in many different combinations, with ventilating sash if desired. Guaranteed—like all Curtis Silentite windows.



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Tapered coupling or fitting is simply tapped onto the tapered end of the pipe, to make a watertight, root-proof connection. Installation is fast and easy—no cement, no calking.

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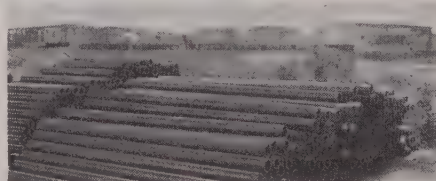
With Permaline pipe, there is no infiltration of flood or ground waters. Thus, sanitary systems are not overloaded.

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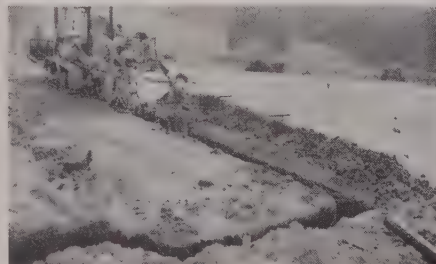
Permaline is supplied in solid pipe, and in perforated type for septic-tank beds, land drainage, and footing drains. Lengths 5, 8, and 10 feet; 2 to 8 inch diameters. Full line of couplings, fittings, adapters.



Over half a million feet of Permaline used at Levittown, Pennsylvania, where 3-man crew installs 15 to 18 sewers a day.



Permaline saved 50 to 75% of house sewer installation cost at Lawrence Manor, Sunnyvale, Calif., says Jim McClenahan, McClenahan Company.



Perforated Permaline on a land drainage installation at Shannon Estate, near Detroit, by Superior Tank Company.

254

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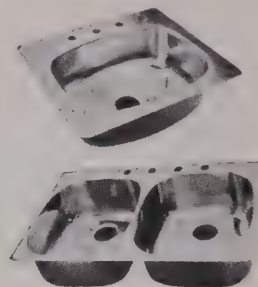
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New Products

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a. Eljer lavatory with front, integral overflow is formed steel, 21" x 17". Lavatory's smooth, unbroken back wall is designed for easy cleaning. Palm Springs model for counter installations, shown above, comes in white and five pastel colors, is furnished with a stainless steel frame and lugs. Second model, not shown, is new wall hung Pinehurst lavatory, 20" x 18", with shelf back and front integral overflow. Eljer Div., The Murray Corp. of America, Pittsburgh.



b. Stainless steel sink bowls have generous oval shapes, wide rounded corners. A rubberized undercoating is said to deaden sound and minimize dish clatter. Clampdown frames match bowl metal. Single bowl is 21" x 24", costs \$45.65; double bowls are 21" x 32" each, sell for \$71.55. Vance Industries, Evanston, Ill.



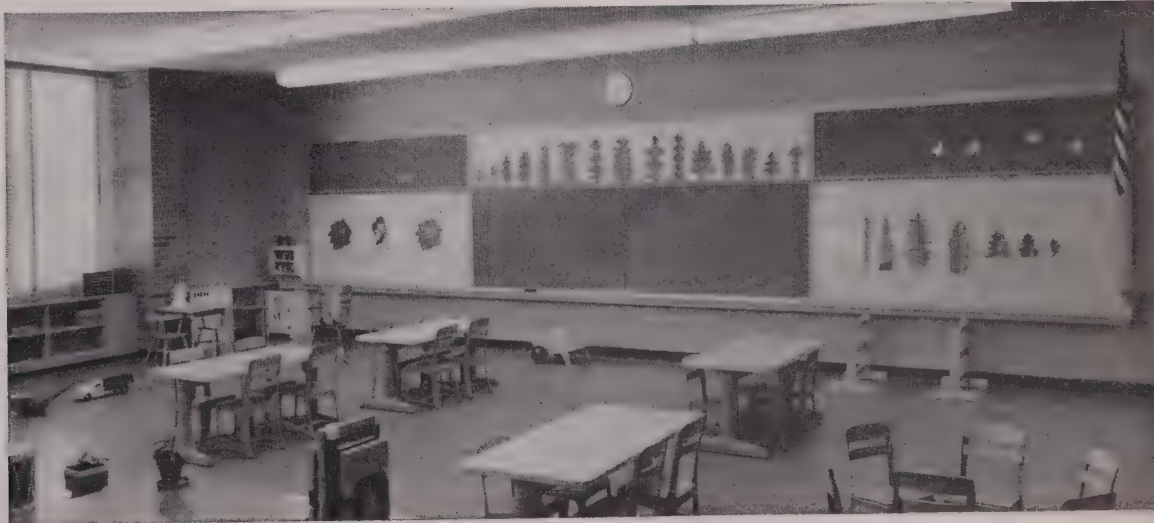
c. Redi-Panel sections, 4' wide, 8, 10 or 12' h., are used for partitions, walls, roofs. An aluminum or aluminized steel core, bonded to outer skin, forms a truss every 4". Triangular wood studs at panel ends are wrapped in and bonded to metal. When slid together, they form a 3" x 4" solid member every 4' and can be nailed or screwed into position, depending on whether you want a movable or stationary section. Standard skin is untempered hardboard, can be papered over, painted or tiled; cabinets can be attached. Panel thickness is 3 1/8", weight 127 lbs. for 8' panel. Window sections take a rough maximum opening of 41" width by any height under 12" header to 3" from the floor. Standard production, 52" h. Door section has maximum rough opening up to 41". Standard 34" w., 81" h. You can also get panels half length, 1/4, 1/3 and 1/2 height, cut them with power saw to any modular dimension. Additional information may be obtained from Home & Bldg. Parts Co., Inc., New Orleans 24, La.

continued on p. 266

2 STYRON PLASTIC WALL TILE

*Guaranteed plastic wall tile offers
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in unlimited design possibilities*

Home owners love the beauty, quality and easy care of dealer-guaranteed plastic wall tile made of Styron®. And you can give your homes this extra selling feature at surprisingly low cost. In regular or king size squares and brick shapes . . . and in colors from softest pastels to rich, deep tones . . . Styron plastic wall tile offers unlimited design possibilities. Dramatic, full-color pages in leading national magazines have sold America on the luxury look and the guarantee. You'll find it pays to specify guaranteed plastic wall tile made of Styron.



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In the modern Parkdale Elementary School in Midland, Michigan, latex paint proves it can provide a beautiful finish and excellent light distribution even on rough cement or cinder block! And its easy application and the simple equipment clean-up cut time and labor costs substantially. Long-lasting client satisfaction is assured, too, because latex paint dries quickly to a tough, durable film that's scrubbable and will not alkali-stain. Ask your supplier about these paints, available in a wide color range, or write to Dow for a list of brand names.

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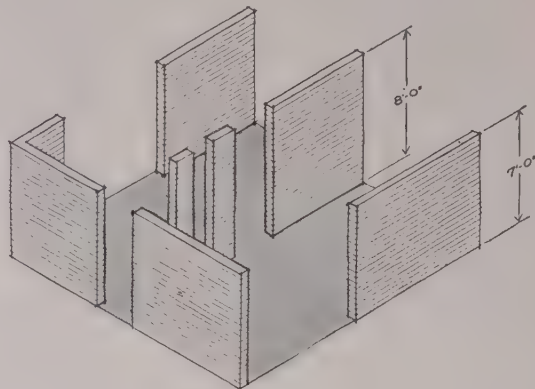
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continued from p. 171

More on the Shreveport House (No. 30)

Here are 11 of the many cost-saving building methods engineered into this house by Architect Tom Scott Dean:

1. The roof is pitched by just building the center bearing wall three concrete blocks higher (12") than the side bearing walls.



2. Load bearing walls are all simple rectangles of lightweight concrete block as shown. Each house uses exactly 1,216 uncut blocks. Door or window frames are all masonry openings except for stud wall of kitchen and bath (needed to support tub and permit option of ventilating fan).

3. Each bearing wall is topped by a continuous 3" x 12" header, deep enough to span even the nearly 20' breaks in the exterior masonry. On the sides this is covered by the drywall. In the center it is left exposed.

4. Perimeter walls are furred and sheetrocked as two big rooms before the space is cut up with stud partitions. So is the sloping ceiling.

5. Concrete block of the center partition is just painted.

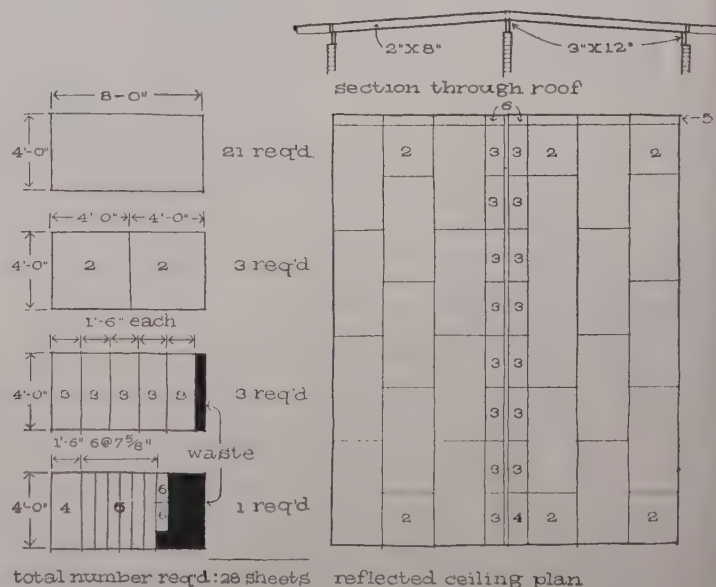
6. All exterior walls and interior stud partitions are 8' high, to fit 8' drywall.

7. The triangle between partition and sloping ceiling is just filled with 3/8" plywood sliced diagonally. The cuts are planned so economically that all these fillers for the whole house are cut out of three 4' x 8' panels. Glass is used in triangles in front.

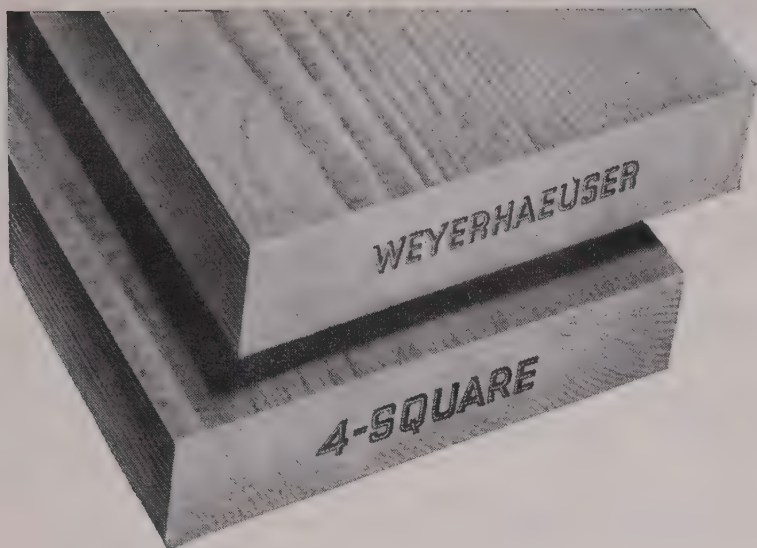
8. All the big windows are aluminum combinations specially sized to fill the entire masonry opening and fit the roof pitch. (Extra cost for each special size was only \$20 for the whole tract.) Bottom 30" of the windows is blacked out with cement asbestos panels.

9. Tub, toilet, wash basin, sink, laundry, water heater and furnace are all lined up along a single wet wall.

10. The roof was nailed with pneumatic hammers, saving 12 1/2 % on labor cost.



11. Biggest saving of all was the way everything was detailed to make full use of all materials. For example, roof sheetrock was detailed as shown. Avoiding waste, ceiling was so designed (as two flat surfaces conforming to sloping roof) that only 14 1/2 sq. ft. of 896 total ordered for ceiling was wasted; only seven sheets had to be cut at all.



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Water-Repellent

Treated Siding

Water-Repellent treating extends paint life—
improves siding stability

● Now, after extensive research, Weyerhaeuser presents a new, improved siding with all the beauty and durability of natural wood—plus a water-repellent treatment which results in better performance, and longer paint life.

The new Weyerhaeuser 4-Square water-repellent Treated Siding is the same as traditional siding in appearance. But a special treating process fills the walls of the surface cells of the wood with a water-repellent chemical.

Most important to home builders is the fact that paint lasts longer on Treated Siding. Water-repellent treatment helps prevent water entering behind siding, thus providing longer paint life. Treated Siding also resists the damaging effects of casual exposure to water during construction and prior to painting. Water-repellent treating adds stability to siding as it

retards moisture changes. The treatment also deposits chemicals which resist the development of mold and fungi.

Paint not only lasts longer, it is easier to apply on Treated Siding. The oils in the paint are absorbed slowly. The paint gives added protection because more of its oils are kept on the surface, where they are most valuable for resisting the damaging effects of weather.

Treated Western Red Cedar and West Coast Hemlock Bevel Sidings are now available in the standard widths and thicknesses.

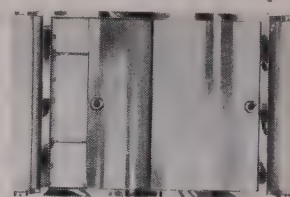
Weyerhaeuser 4-Square water-repellent Treated Siding offers distinct advantages to builders and owners. For complete details about these fine products it will pay you to talk to your Weyerhaeuser 4-Square Lumber Dealer—or write to the St. Paul office for full information.

Weyerhaeuser Sales Company

ST. PAUL 1, MINNESOTA



for further details check numbered coupon, p. 322



d. Sliding mirror cabinet has fluorescent side lighting. Model 4200 takes a wall opening 22½" x 18½"; Model 5200 is larger: it requires an opening 28" x 19½". Knob pulls, chrome escutcheon plates and frame add a bright, polished look to the cabinet. Model shown here has two shelves to stow medicines, toiletries. Other models are available with top lights. Standard Steel Cabinet Co., Chicago 41, Ill.



e. Food waste disposer can be installed in most kitchens without major plumbing alterations. It can be fitted into a wall drain outlet 7½" below the underside of the sink. Motor housing rotates horizontally to any degree and a tail pipe swivels in a vertical plane to the most desirable angle for plumbing connection. Manually operated reversing switch lets user change direction of flywheel at will. Models adapt to either single load or continuous feeding operation. Price: \$99.95. Westinghouse, Mansfield, Ohio.



f. Shipley year-round air conditioners for either oil or gas-fired heating come in six sizes, each with three different heating capacities and two different cooling capacities. On each, a tight-sealing damper at the air conditioner outlet changes the unit from heating to cooling in one operation. Oil fired units have heating capacities of 75,000, 100,000 and 125,000 Btu, combined with a compressor of 1½ or 2 hp for 75,000 unit and 2 or 3 hp compressor for the 100,000 and 125,000 Btu units. Gas-fired units have capacities of 85,000 (combined with 1½ or 2 hp compressor), 113,800 and 141,250 Btu (combined with 2 or 3 hp compressor). On each, cooling evaporator section needs only 10" space on front of unit. York-Shipley, Inc., York, Pa.

continued on p. 272

NOW...

Set a ¼" stud in steel or concrete with one light tap!

ONLY

\$34⁷⁵

NEW Remington "Mighty-Mite" STUD DRIVER

HERE'S the new handy-sized cartridge-powered Remington stud driver that handles all fastening jobs requiring a ¼" stud. "Mighty-Mite" sets a stud a minute—with no pre-drilling or outside power required, and it's yours for only \$34.75.

"Mighty-Mite" is compact and easy to operate. Simply unscrew the upper assembly, insert the 22 caliber cartridge with the desired ¼" stud, and you're ready to anchor wood sections or steel fixtures to concrete or steel! One light tap of a hammer or mallet on the firing pin and your stud is set firmly in place, straight as an arrow.

We have all the facts about the new Remington "Mighty-Mite" in an illustrated free booklet. Included are many applications, with pictures, of this versatile stud driver that pays for itself in just a few fastenings. Send for your copy today by mailing the coupon below.

Industrial Sales Division, Dept. H.H.-10
Remington Arms Company, Inc.
Bridgeport 2, Conn.

Please send me your free booklet which shows how I can speed the job and save with the new Remington "Mighty-Mite" Stud Driver.

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Firm _____
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City _____ State _____



Remington



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"Mighty-Mite" is the low-cost companion tool to the Model 455—medium and heavy-duty Remington Stud Driver.

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PROTECT YOUR INVESTMENT WITH NEW VULCAN TRIMLINE BASEBOARD

Selective "mortgage money" and better informed home buyers demand quality heating at lowest cost. You can meet the needs of both groups with new VULCAN TRIMLINE BASEBOARD.

Yes — the "installed" cost of proved quality TRIMLINE Baseboard saves you money over the "initial" cost of other types of heating.

Proof? Contact your plumbing and heating contractor: ask him for comparative "installed" costs, your real costs. Ask him today.

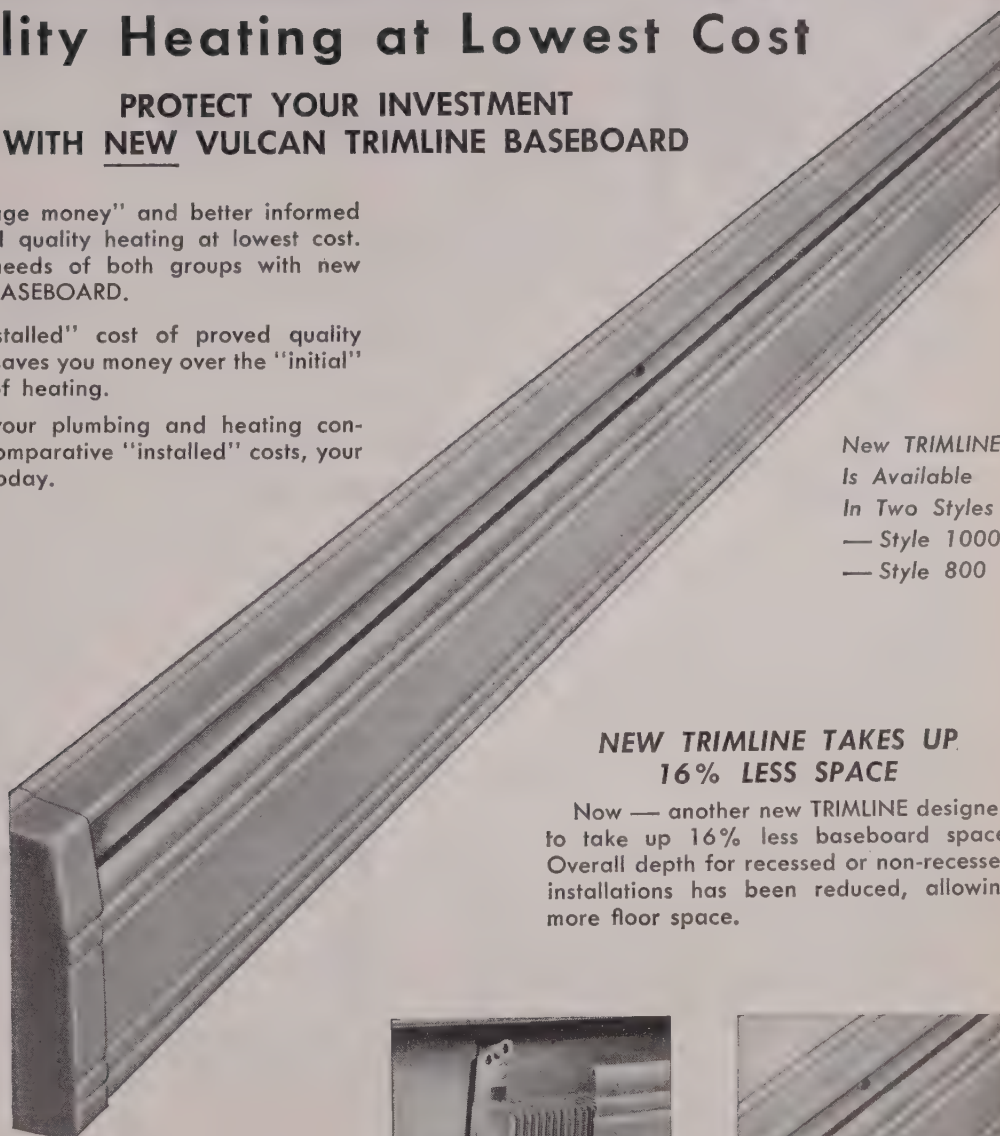
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Manufactured in Canada
Under the Trade Name
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by

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New TRIMLINE
Is Available
In Two Styles
— Style 1000
— Style 800

NEW TRIMLINE TAKES UP 16% LESS SPACE

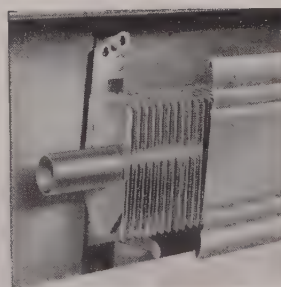
Now — another new TRIMLINE designed to take up 16% less baseboard space. Overall depth for recessed or non-recessed installations has been reduced, allowing more floor space.

Before You Contract . . .

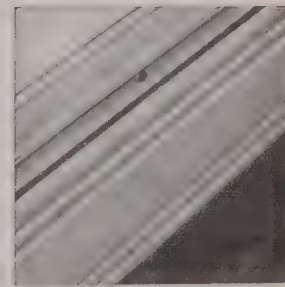
. . . for heating in your new homes, be sure you get the TRIMLINE story from your Plumbing & Heating Contractor.

In The Meantime . . .

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NEW ROD HANGER — 3 "key-hole" slots at different heights provide pitch adjustments for element, quickly, accurately.



POSITIVE POSITION DAMPER — provides positive control of heat output independent of system controls.

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Now it's
TWINPANE
by
TRIMVIEW

T.M.

T.M.

aluminum
sliding glass doors
for DUO-GLAZING

**makes "want-to-buys"
out of "hard-to-sells"!**

TWINPANE is a new aluminum sliding glass door, designed by Trimview for complete year around weather protection in all climates. Gives you a highly saleable luxury item of unsurpassed quality... at a surprisingly moderate cost. TWINPANE is another Trimview Package Plan product. Write today for brochure.

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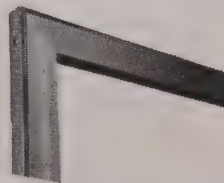
Takes standard sizes of Twindow and Thermopane glass
• All panels slide • Continuous double weatherstripping in jambs and rails • Smooth, quiet operation on sturdy phenolic rollers • Beautiful, satin alodized finish for high corrosion resistance • Sloped sill with effective run-offs prevents water infiltration • Handsome, combination aluminum and Lucite handle with Trimview's new flipper-type latch • Trimview rubber glazing blocks • Hollow, box-shape aluminum extruded section • New Trimview gentle insert neoprene glazing bead.

OPTIONAL EXTRAS

Cylinder type key lock • Adapter for single glazing 1/4" plate, 7/32" or 3/16" crystal • Nail-on trimfin for all types of inside or outside construction • Interior snap-on sill extensions • Exterior sill-flashing.



ATTRACTIVE STURDY HANDLE. Combination Lucite and beautiful, satin-finish aluminum with flipper-type latch.



CONTINUOUS DOUBLE WEATHERSTRIPPING. Both jambs and rails completely weather protected with Schlegel woolpile weatherstripping.

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More than a dozen fine, matching metal building products are available under Trimview's Package Plan... • You buy from one firm • You gain beauty and product uniformity • Your building schedules are expedited.

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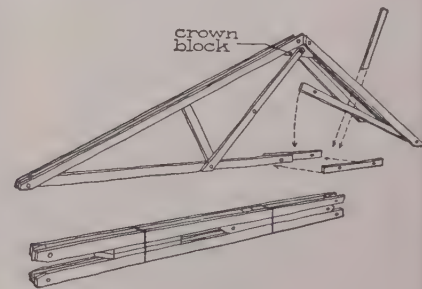
TRIMVIEW

m e t a l p r o d u c t s

COVINA, CALIFORNIA



g. Premolded Membrane combats moisture in new house construction. In top photo 4' x 8' sheets are laid directly over the hard tamped grade or fill with a 6" head and side lap. Laps are then sealed to produce a monolithic vapor seal, with mechanically sealed joints that will expand and contract with the concrete slab above without breaking the bond. Membrane has a permeance rating of .0066 grains psf., resists rot, mold, termites. **Corktite underfloor cushion** is a resilient insulation for installation between concrete slab and wood flooring. Bottom photo shows panels being laid in place over a coating of asphalt spread on slab. Joints should be staggered as illustrated. In slab-on-grade construction, Premolded Membrane's function is to isolate slab from moisture originating in the site; Corktite insulates edge of slab, is said to eliminate heat loss through slab perimeter. W. R. Meadows, Inc., Elgin, Ill.

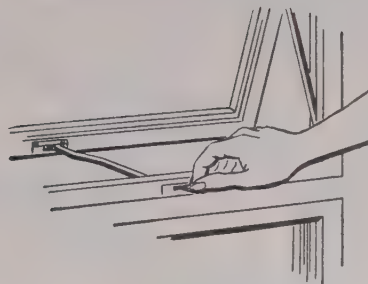


h. Packaged trussed-rafters come folded in a rectangular-shaped banded package 5" d., 14" w. and half the span in length. Each package holds all the material going into one unit, including nails. Truss is about 75% assembled and company claims it takes only about ten minutes on the job to finish assembly, no jigs are needed. Each member, except short diagonals, is joined to its next neighboring member. All critical connections in the truss are made with Timberlock 2 1/2" split ring timber connectors and 1/2" bolts. Two members are used in the upper chord instead of one. On all spans of 30" or less having a rise of 2 1/2" to 12" or over, the upper chord is composed of two 6/4" x 4" members. Price: \$180-\$200 per mbf including all hardware. A 28' truss contains 63 bf. Trussed-rafters are manufactured by The Marsh Co., Ltd., Silver Spring, Md.

continued on p. 276

UNDERSCREEN OPERATOR

locks in any position



A pin-and-socket device locks the sash in many positions between fully open and fully closed. The aluminum Underscreen Operator is PELLA's exclusive way of opening and closing sash without screen interference. And it's furnished at no extra cost.

OPERATES QUIETLY

The aluminum Underscreen Operator arm slides through a solid Nylon guide for smooth, quiet operation. Guide is wear resistant...needs no lubrication.

Inside screens are inconspicuous. They save storage space because they may be left in place year 'round. Wood frame screens are included with all windows that ventilate. All-aluminum screens available at nominal extra charge.

PELLA MULTI-PURPOSE WINDOWS are low in cost, yet have these quality features and many others—like all-aluminum and stainless steel hardware and stainless steel weatherstripping, sash and frame of select western pine, toxic-treated, mortised and tenoned. Self-storing, inside "storms" available when specified. A packaged window. Completely factory assembled. See our catalog in Sweet's Architectural or Light Construction File. Representatives throughout U. S. and Canada.

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Hotel Muehlebach
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T4203



Improving on an American tradition is no simple task. The men who had the responsibility of planning the 18 story addition to one of America's great hotels—the Muehlebach, faced the task by specifying *only the best*. When it came to wiring devices, they insisted not only on *smart appearance*, but also *dependable operation and long life*. Naturally, they chose Pass & Seymour. Over sixty years of leadership in the wiring device industry have made Pass & Seymour the choice of architects and builders for every type of construction.

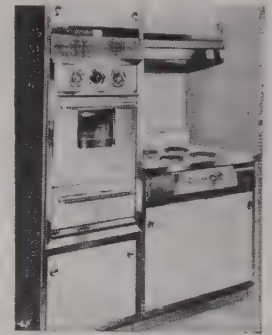
In a luxury hotel, every detail is important. Barney L. Allis, president of the Trianon Hotel Co., was able to draw on the experience of people like Architects Neville, Sharp and Simon; Mechanical Engineer William L. Cassell; and Electrical Contractor John D. Hilburn of the Boese-Hilburn Electric Company. To match quality appearance with quality performance, they used Pass & Seymour's switches, outlets and Uniline® wallplates throughout the hotel.

On the left are two of the quality wiring devices specified for the Hotel Muehlebach. For information on these and other devices in the complete quality line, write to Dept. HH-15.

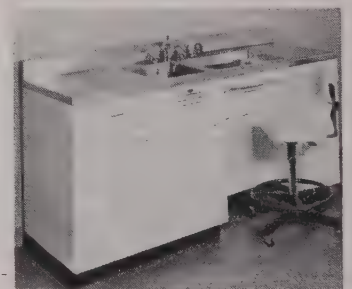
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PASS & SEYMOUR, INC.

SYRACUSE 9, NEW YORK

71 Murray St., New York 7, N. Y. 1229 W. Washington Blvd., Chicago 7, Ill.
In Canada: Renfrew Elec. & Refrig. Co., Ltd., Renfrew, Ontario


i. Built-in electric oven and cooking top are interchangeable in the same cutout with company's gas cooking ensemble so builder can furnish either unit without disturbing the openings made when house is built. Modern Maid automatic oven takes a rough opening 22" w., 34 1/4" h., is interchangeable with gas oven. It has bake and broil unit, glass door, sells for about \$213. Electric cooking top has one giant and 3 standard-size units, designed for installation in a 21" cabinet. Top is 20 1/2" x 21". It is interchangeable with gas cooking top. Price: \$111. Tennessee Stove Works, Chattanooga.



j. Elkay "sit-down" sink now comes in several sizes and models. One is a three-bowl unit with two deep bowls 13 1/2" x 16" x 7 1/2" i.d. and a shallow bowl 28" x 16" x 3 1/2" i.d. which lets a housewife wash and rinse dishes, prepare salads, vegetables, etc. Swivel-mounted faucet and spray serves all three bowls. Two-bowl sinks come in three models. Shallow bowl—22" x 16" x 3 1/2"; deep bowl—13 1/2" x 16" x 7 1/2". Sinks are stainless steel, one-piece bonded construction. Prices begin at \$40 for a single sit-down sink bowl. Elkay Mfg. Co., Chicago 50, Ill.

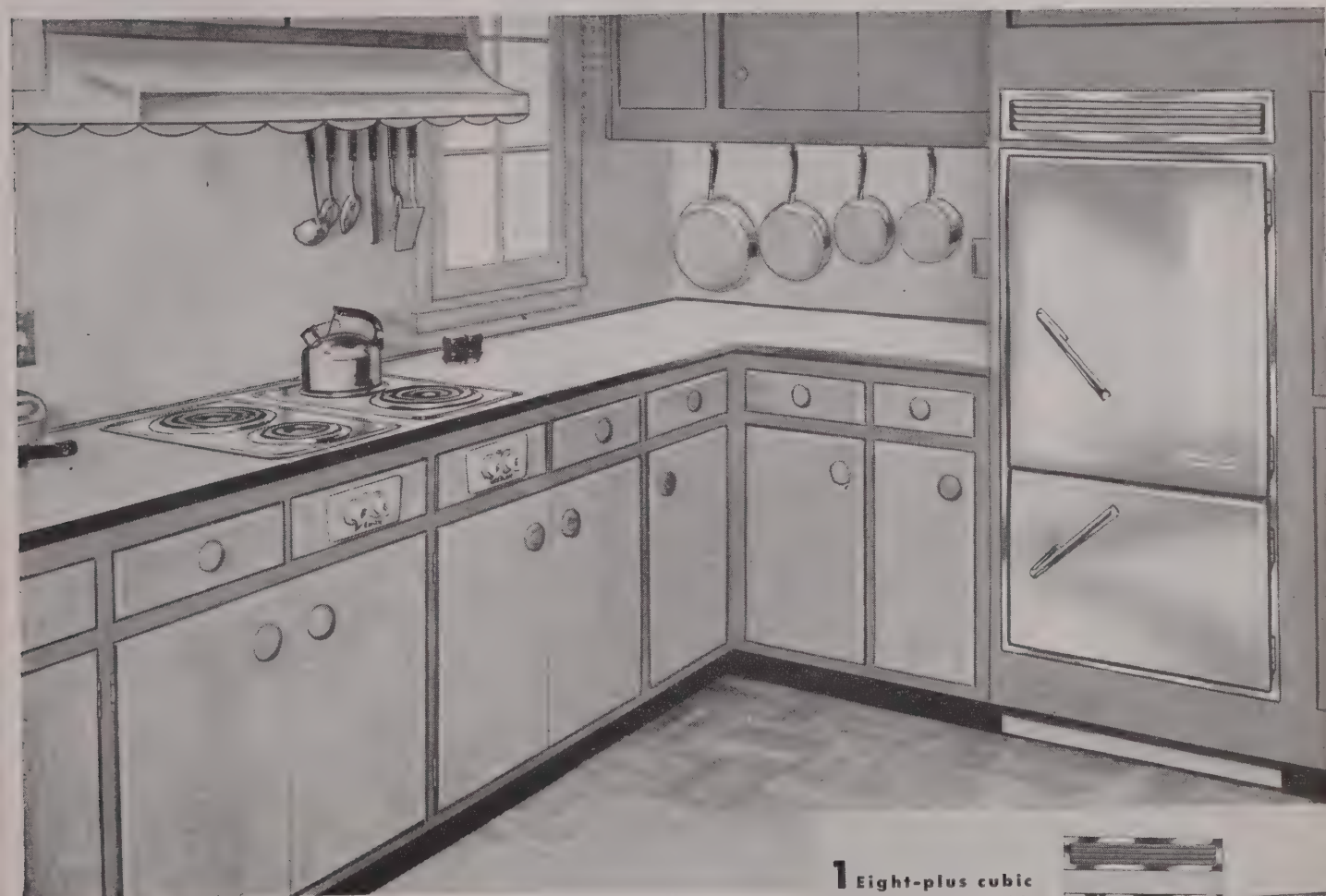


k. 9' modular kitchen has a 36" counter height, is 30" deep. Included in the unit: 24" storage cabinet, 36" w. storage drawer and sink cabinet, 24" pre-plumbed automatic electric dishwasher, disposal, plug-in griddle, four electric surface cooking units—all built into and under a continuous stainless steel countertop. Built-in electric oven, left, is 24" w., 54" h. It has an automatic rotisserie, push-button switches, minute and oven timers, storage below. In five colors, kitchen costs \$1,400. Hotpoint Co., Chicago 44, Ill.

continued on p. 280

NOW-**PREWAY** provides EASY INSTALLATION of a Bilt-In Refrigerator-Freezer

No Kits... No Special Framing... No Extra Labor Costs



Here is the built-in Refrigerator-Freezer that brings to any kitchen that "look of tomorrow," that captures a woman's heart with its enlarged capacity and functional performance.

For the builder it completely eliminates the most expensive steps in built-in construction. This all-in-one unit just slides in place. A formed steel frame is self-supporting from the floor up, requires no building of cross members to support the freezer-refrigerator. The compressor is self-contained in this frame — no need to build a separate compartment.

This new PREWAY combination unit adds extra sales appeal to your kitchen — and saves you money. Write today for full information.

1 Eight-plus cubic foot refrigerator with shelf capacity that allows food storage space equal to most ordinary 11 cubic foot refrigerators.

2 Giant zero storage compartment. 156-pound capacity.



PREWAY, INC.

2106 Second Street, North, Wisconsin Rapids, Wisconsin

Please send complete information on your Refrigerator-Freezer.

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Send information, too, on other PREWAY lines.



**2106 Second Street North
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One source, one responsibility for / gas and electric Bilt-in ranges, range hoods,
Bilt-in refrigerator-freezer, oil and gas heaters,
wall and floor furnaces, electric heaters.

They're Carrying Daylight! Quickly and easily, this prefabricated Wascolite Skydome will be placed over the roof-opening to bring softly diffused daylight into another interior.

Thousands of installations from coast to coast prove that the famous Wascolite Skydome is one of the most useful building developments in years. Made of shatter-resistant Wascolite Acrylic plastic, framed in welded, weather-tight aluminum. Once installed, the Skydome provides trouble-free service for years.

For daylight plus ventilation, investigate the full advantages of the Wascolite Airdome. A veritable "window to the sky", the Airdome increases the living space in the homes you build.

Send for latest Wascolite Catalog.



Find out about beautiful, beautiful Acrylite. This new structural material comes in single sheets of rugged acrylic plastic with glamorous embedments of leaves, butterflies, ferns, fabrics, straw. Write today for illustrated 36-page book containing actual samples and suggesting countless uses.

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Cambridge 38, Mass.

Wasco Chemical (Canada), Ltd., Toronto, Ontario

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l. Caloric built-in gas range top is said to fit any known kitchen cabinet base. BR 2 is a two-burner unit. You could install two of these on a 36" base cabinet with $6\frac{3}{8}$ " between cutouts to give 4" counter space between tops. Minimum side clearance would be $3\frac{3}{16}$ " from edge of cabinet cutout to nearest surface burner. BR 4, a four burner unit, can be installed on a 30" base cabinet. Units come in satin chrome or porcelain enamel colors, with one or two thermostatically controlled top burners. BR 4 will not be in full production until January. Caloric Appliance Corp., Tipton, Pa.



m. Sliding wardrobe door uses a thin lightweight panel of fir plywood and two-way lumber stiffeners that help eliminate warping and do double duty as door pulls. The result: this handsome, contemporary design. Unit is adaptable to doors from 2'-4' wide. Horizontal stiffeners $\frac{3}{8}$ x $1\frac{1}{2}$ " are nailed and glued to panel. Vertical members serving as pulls are $\frac{3}{4}$ x 1" milled to give a slight bevel in the vertical plane. Designed by Architect Chris Choate for Douglas Fir Plywood Assn., Tacoma 2, Wash.



n. 1957 laundry twins have some new features. L-100 Laundromat uses smooth agitators on inside of basket instead of a center post agitator. Soap- and water-saver dial measures amount of water needed to wash and rinse various weights of clothes as indicated by the Weigh-To-Save door. Illuminated cylinders built into backplasher puts washing, drying instructions on both machines at housewife's fingertip. D-100 dryer also has heat selector dial. Washer is \$349.95; dryer is \$259.95. Westinghouse Appliance Div., Mansfield, Ohio.

continued on p. 284

Carefree!



Reinforced plastics provide long-lasting beauty with minimum care for exterior design!

OUT-OF-DOORS LIVING, an increasingly important consideration in home design, finds the architect with a willing tool in reinforced plastic panels. For this recent development in building materials can contribute a rare combination of translucency and structural strength to many exterior applications. Prominent among these are awnings, canopies, patios, and carports.

REINFORCED PLASTIC PANELS are amazingly strong, rigid and damage resistant. They actually compare favorably with steel—yet are wonderfully light in weight. Laminates of glass fibers and polyester resins, they are impervious to corrosion and resistant to temperature or weather extremes. Reinforced plastic panels, corrugated or flat, handle as easily as wood or other building materials. Their

translucency filters out harsh sunlight—allowing only soft and diffused light to pass through. Available in attractive, built-in colors that need no painting or finishing.

PLASTICS IN CONSTRUCTION is the subject of study for the Monsanto Structural Plastic Engineering Group. Check with this group about the usefulness of reinforced plastics in your planning.

A NEW REPORT, "Plastics in Housing," has recently been published by the Department of Architecture of The Massachusetts Institute of Technology. The M.I.T. study was made possible by a Monsanto grant-in-aid. Copies are available at \$2.00 each. Address Monsanto Chemical Company, Plastics Division, Room 509, Springfield 2, Mass.

Monsanto does not manufacture polyester reinforced panels. Monsanto does, however, supply the basic ingredients, styrene monomer, phthalic anhydride and maleic anhydride for the polyester resins used in molding reinforced plastic panels.



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building in water shortage areas?

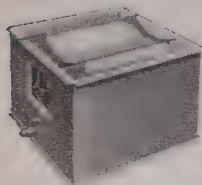


usAIRco makes the most complete line of space-saving "air-cooled" residential air conditioners

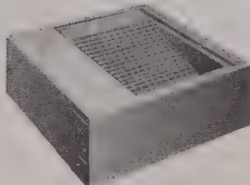
The modern trend is to usAIRco Kooler-aire because it operates on electricity only . . . eliminates water supply and disposal problems! It consists of 2 parts: an air-cooled condensing unit, which is usually located outdoors, connected by copper tubing to a housed cooling coil. Kooler-aire occupies very little space inside of the home. All usAIRco packaged air conditioners are fully warranted and realistically priced.



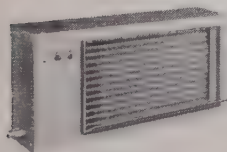
No matter what type of furnace you use
(if any), **usAIRco** has the proper cooling coil!



V-type cooling coil section for placement on outlet side of lo-boy and hi-boy warm air furnaces.



Counterflow cooling coil section for use below furnace with air discharge at bottom.



Horizontal air-flow cooling coil section fits easily into main duct trunk.



Coil-blower set is easily installed in homes that do not have central heating systems. All components available in sizes from 2-7½ hp.

for further details write John H. Craig

UNITED STATES AIR CONDITIONING CORPORATION

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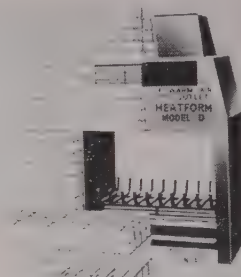
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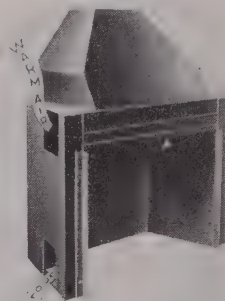
Air-cooled

Add-on

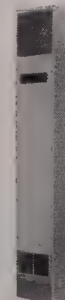
Year 'round



o. Heatform fireplace is designed to serve two rooms. Model D has heating chambers above and below firebox, connected by air heating passages at each side. Air drawn into heating chambers contacts hot metal in bottom of firebox, passes through connecting air passages to upper heating chambers surrounding lower portion of throat, is then discharged through an outlet in each room. Unit is shipped with square end steel bar fuel grate. Legs will hold bottom of grate about 1½" above bottom heating chamber. Superior Fireplace Co., Los Angeles 21.

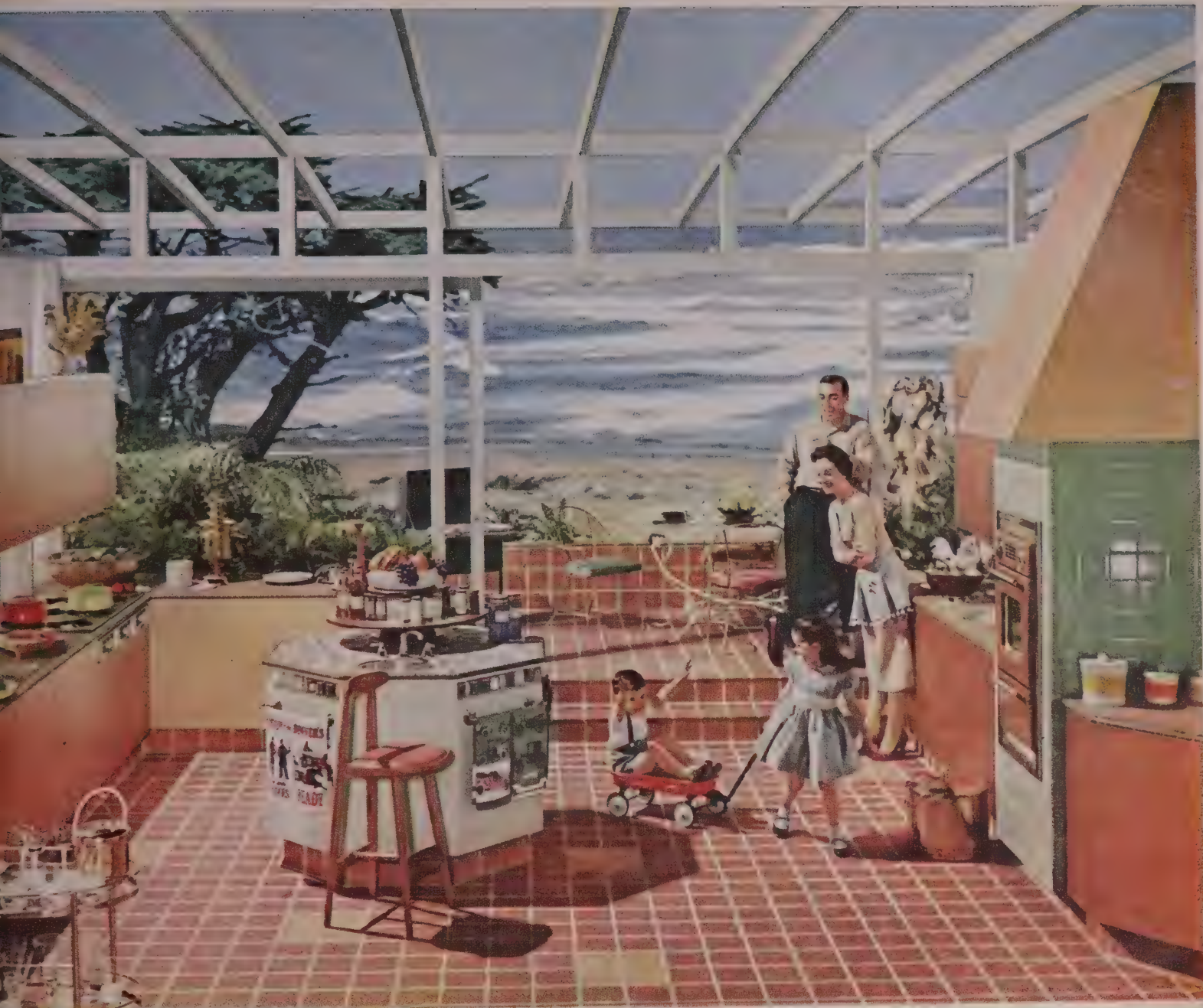


p. Majestic circulator fireplace now comes in six sizes to give builders a wider choice in fitting the fireplace to the room. All-metal form fits many mantel designs and has several new features: a full smoke dome reshaped and lowered to allow unit's use in conventional and new lower-type mantel designs; complete rectangular, welded-in damper frame; non-warping formed steel damper valve; deep smoke apron that eliminates smoke "puffs" at top of firebox opening. Baffles welded to firebox have been rearranged for greater efficiency of air flow. The Majestic Co., Inc., Huntington, Ind.



q. Forced air wall heater, Payne Panel-air, was redesigned to allow installation between normal wall studding, with an additional warm air grille and connecting boot to rear of unit. Panelair can also be placed against a wall, or put in a hall corner or against a wall for heat delivery in three directions with optional grilles at side and rear. Input rating is 65,000 Btu for natural gas, 63,000 Btu for Propane and 54,000 Btu for Butane, AGA approved. Payne, Div. of Carrier Corp., Monrovia, Calif.

continued on p. 288



Lester Tichy, A.I.A., Architect.
G. M. Crocetti, Inc., Tile Contractor.
Accessories and costumes by Lord & Taylor.
Cooking equipment by Magic Chef.
Photo by Pagano, Inc. Plate No. 502.

Noted Architect's Indoor Patio of

MOSAIC Ceramic Tile

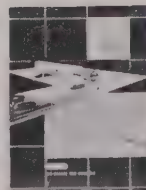
In this indoor patio, Architect Lester Tichy has brought summer fun and freedom indoors for year 'round enjoyment. Selecting his tile from America's only complete ceramic tile line, Mosaic, he found it easy to choose just the right colors and textures for floor, walls and counter tops.

You'll be pleased to learn how easy it is today to own Mosaic Ceramic Tile. It's as simple as visiting our showrooms (see phone book for addresses) or calling your Tile Contractor. His free estimate will show you that if you can own a home, you can own Mosaic Ceramic Tile.

Send today for details of this indoor patio and 38 other exciting tile ideas!



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Contractor
(Ceramic)



THE MOSAIC TILE COMPANY
Zanesville, Ohio

Dept. 29-35

I've enclosed 25¢ in coin. Please send 39 exciting Mosaic Tile ideas, including details of the Indoor Patio.

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The Mosaic Tile Company, America's largest manufacturer of ceramic floor, wall and counter top tile

LAMINATED BEAMS

maintain original beauty



• • • • • No splitting,
warping
or twisting

Westwood Estates, Strongsville, Ohio, architects Hart & Weiss. The natural warmth and beauty of the 2½" x 13" exposed Rilco beams add dramatic interest and distinctive appearance.

"Exposed beam homes sold 6 times first day," report Hart & Weiss, architects on the Rilco Laminated Beam homes built for Westwood Estates in Strongsville, Ohio. These homes sell because their beauty is permanent. Rilco beams offer a fine machine finish and unlike solid timber, they will not split, twist or warp.

Individual plies of West Coast Douglas Fir are kiln dried to approximately 12 per cent moisture content before being glued into finished Rilco members—thus dimensional

stability and permanent beauty are assured—an important factor in selling any home.

Available in sizes difficult or impossible to obtain in solid timber, Rilco Beams can be flat, pitched or tapered for overhang. Erection is remarkably easy. Westwood Estates contractors, R. A. Koplow and I. W. Konigsberg found Rilco "plank and beam construction saved valuable time and money—it took only one hour to tilt up the post and beam frame."

Rilco laminated beams, arches are offering architects new latitudes in designing homes, churches, schools, commercial and industrial buildings. Built to precise specifications, they come on the job securely wrapped, ready for any wood finish. Rilco service engineers will gladly consult with you.

Write for information.



Contractors R. A. Koplow and I. W. Konigsberg erected these twelve Rilco post and beam frames in one hour. Pitched beams spaced 6' o.c. have a clear span of 21' 6" with a 3' 6" overhang.

RILCO
works wonders with wood

RILCO LAMINATED PRODUCTS, INC.

2543 FIRST NATIONAL BANK BLDG. • ST. PAUL 1, MINN.

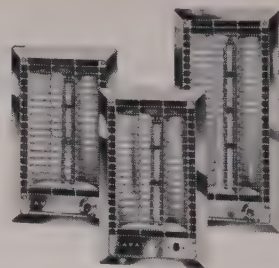
• District Offices: Wilkes-Barre, Pa.; Fort Wayne, Ind.; Tacoma, Wash. • • • • •



Roof deck also serves as finished ceiling eliminating purlins, joists, bridging, sheathing, lath and plaster.

New Products

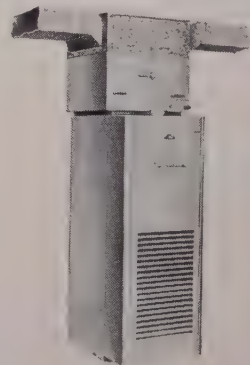
for further details check numbered coupon, p. 322



r. A trio of new bathroom heaters—two automatic and one nonautomatic models—can be used equally well in the kitchen. Stainless steel faces are built to last. Grille edge stays cool, so you can mount it on rubber or plastic tile wall. Automatic models have liquid-filled thermostats, are 1,250 and 1,500 w. units. \$21.34 and \$26.70; 1,250-w. nonautomatic heater, \$14.20. All three UL approved. Cavalier Corp., Chattanooga 2, Tenn.



s. All-electric Clima-Pump by Peerless heats in winter by taking heat from cold air, raising temperature by compression and distributing warmth through house. In summer, moisture and heat are extracted from the air and discharged outside. To convert from heating to cooling, you flick a switch on the centrally located thermostat. 3 hp unit has a capacity of 33,000 Btu. Pump is about the size of an ordinary hi-boy furnace. Cabinet 27" d., 25" w., 64½" h., is placed in utility room or basement or can be set outside on porch or patio. The Peerless Corp., Indianapolis.



t. Wethermatic cooling coil enclosure makes all furnaces in the Williamson Co. line readily adaptable to future cooling. These include Hi-Boy, Lo-Boy and Counter-flow units. In each case an empty cooling coil enclosure is inserted in the distribution system at the time furnace is installed. Whenever owners want cooling, coil itself is inserted in the enclosure and lines are connected to an outside compressor unit. For houses with concrete slab floor or crawl space foundations, the enclosure is installed beneath the furnace and, if required, a conduit pipe is laid in the slab. The Williamson Co., Cincinnati.

continued on p. 292

COMPETITION!



A Big 52 foot Brick Home with 1060 square feet of well designed living area. Huber beats conventional competition on quality and design...beats minimum housing on price alone.

Dayton, Ohio 12/31/54-6/1/56	Building Permits	Down Payment
Pre-Fab N	1,041	Low or No
Pre-Fab U	1,003	Low or No
Pre-Fab I	504	Low
Huber Packaged Homes	2,152	\$1,900- \$1,295

You can repeat this SUCCESS STORY!

Competing in a market served by America's two biggest pre-fab builders, Huber Homes asked bigger down payments...built a "waiting list" demand...and still outsold both leading brands combined!

The reason? Value talks...and Huber combines mass purchasing with entirely new construction methods to put America's most wanted features within reach of the average family.

Try it yourself. Build Huber Homes next to the toughest competition you can find—pre-fab or conventional. See how they go up quicker, sell faster, make you a market-full of friends, and a king-size profit, too!

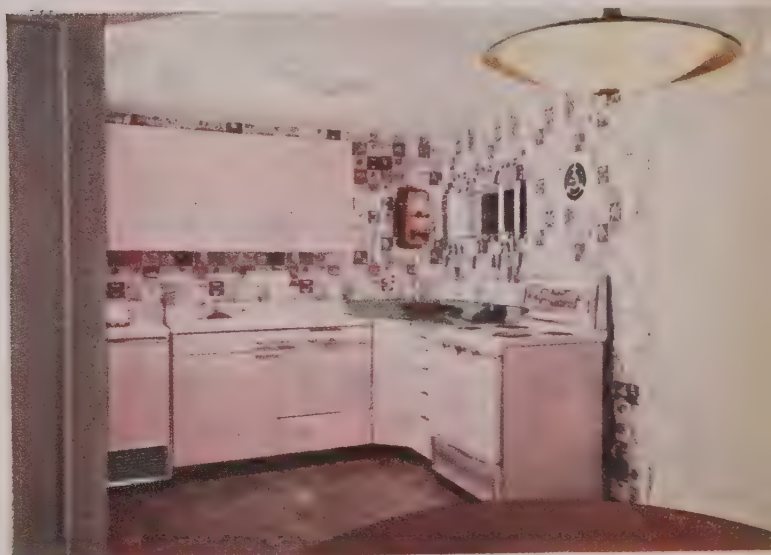
Two Money-Multiplying Plans! Midwest Inquiries Invited

Huber Packaged Homes offer you three proved competition-beaters—delivered to your site at a price that means healthy profit for you and real sales-bait for your customers.

HUBER ENTERPRISE PLAN is an easy way to profit from residential construction. You buy and improve the land; Huber supplies, erects and helps you sell America's finest housing value.

Why not start to profit now? Write, wire, phone or visit Huber Homes, Dept. 12, 921 E. Stroop Road, Dayton, Ohio. WALnut 1141.

HUBER PACKAGED HOMES: 1,060 sq. ft. living area. 1 or 2 baths. Garage or carport. Hip or gable roof. 52' front or 42' L-shape.



Wives look at the colorful all-metal kitchens...so efficiently arranged, so easy to clean...and outdo their husbands in enthusiasm about Huber's no maintenance design.



Two full baths add real sales insurance in today's most competitive markets. Tile, fixtures and accessories will enhance the quality story that is so evident in Huber's conventional appearing brick exterior.

Huber Homes Sell Profitably Starting at

\$12,950

on average land

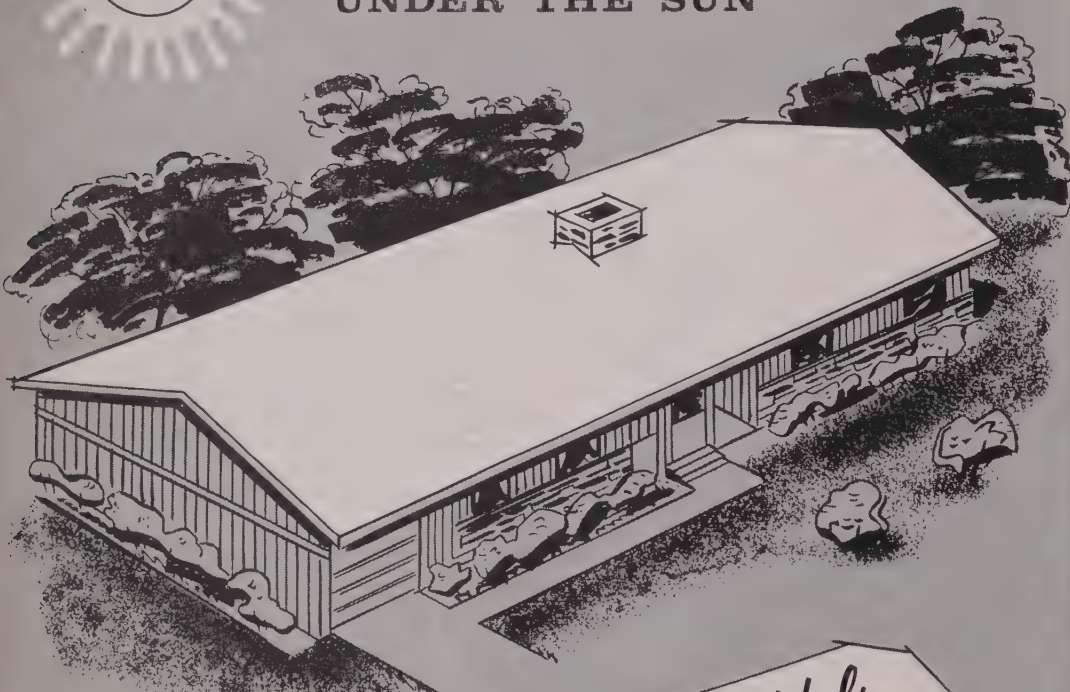
PACKAGED HOMES

WHITESTONE ROOFING MARBLE

the dramatic and practical
DIFFERENCE that sells!



There's nothing finer
UNDER THE SUN



Beautiful

Its soft whiteness always blends
perfectly with color.

Self-Insulating

Whitestone reflects heat in summer,
bars cold in winter.

Economical

Cuts heating and cooling
costs as well as repair bills.

Lasting

No seams to bulge, no overlapping edges to loosen,
nothing can rot.

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*Costs no more than most roofing materials
but what a difference it makes!*

WILLINGHAM-LITTLE STONE CO.

55 Marietta St., N.W.—Room 1323
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Please send me samples and information on Whitestone Roofing Marble.

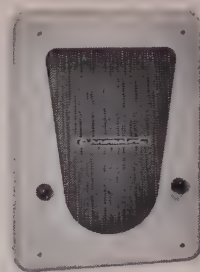
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Firm _____ Address _____

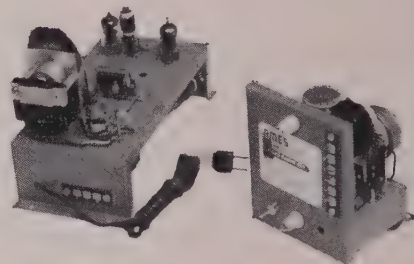
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New Products

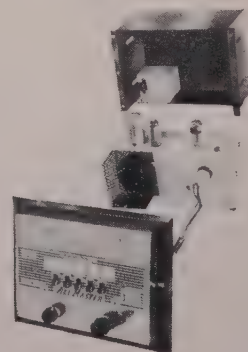
for further details check numbered coupon, p. 322



u. Built-in electric heater packs a large heating capacity into a small space. Wall dimensions are about 20" h. x 14" w. Four wattage outputs—1,500, 2,000, 3,000 and 4,000—operate on 230-240 volts AC. Built-in adjustable thermostat automatically maintains any temperature between 55° and 85° F. On-off separate switch operates heater without disturbing comfort-level setting of thermostat. Cover extends only 1½" into room, heaters can be flush-mounted at any location, fit between standard 16" wall stud spacing. Chromalox, Edwin L. Wiegand Co., Pittsburgh.



v. Door Boy electronic garage door operator is entirely unresponsive to signals from other door operators' radio control units. Every unit is individually key coded so that only the owners' private radio control unit can open his garage door. Maker says there are over a million different "keys" in the system on which patents are pending. To work: driver presses button dash and transmitter sends out a "coded" radio signal which actuates door operator. One-car family unit costs about \$232.50 F.O.B. Anthony Machine and Engineering Service, San Jose, Calif.



w. Packaged intercom system is pre-wired for flush, desk and wall surface mountings. Basic 5-station model requires one plug-in amplifier located in the No. 1 station. Amplifier can be turned on by any of the other "master" stations by remote control, but current is required at No. 1 station only. All stations have privacy switch; when it is on, station being called can be signalled by buzzer. AM-5 model is \$187.50. Rayovox Mfg. Co., Brooklyn 18, N.Y.

continued on p. 296

**FOR
FULL
INFORMATION
AND
SAMPLES**

The right combination of devices...

LEVITON INTERCHANGEABLE LINE

Now, a newly designed series of devices that can be made up in combination and installed right on the job with a minimum of inventory and a maximum of efficiency. Any combination of one, two or three devices on a single gang can be assembled quickly and easily. Each device locks into the strap with a twist of the screw driver.

With the Leviton Interchangeable Line, you get the devices you want in the combination that is right for the job. And these devices are also interchangeable with other devices of the same type for replacement purposes.

Devices fit standard boxes and wall plates. Available in brown or ivory phenolic. Newly designed wall plates in metal or phenolic are simply styled, easily cleaned. Listed by Underwriters' Laboratories.

Select from this wide variety of interchangeable components:



Single pole, Double pole, 3-way and 4-way switches.



Convenience outlet.



Pilot light.



Push button.



Duplex and Triple outlets.

Your best jobs are done with

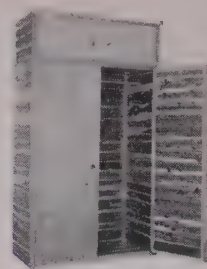
... LEVITON

For full information write: **LEVITON MANUFACTURING COMPANY • BROOKLYN 22, N. Y.**

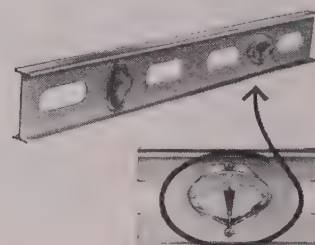
Chicago • Los Angeles • Leviton (Canada) Limited, Montreal

For building wire and cable contact our subsidiary **AMERICAN INSULATED WIRE CORPORATION**

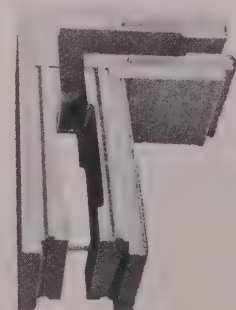
for further details check numbered coupon, p. 32



x. Cedar closet is designed for use as a 4' modular unit with 8' ceilings. It may be installed singly or used in groups as a storage wall. Made of Tennessee Aromatic red cedar, panels are $\frac{3}{4}$ " thick, t&g. Closet is reinforced with $1\frac{1}{2}$ " aluminum alloy angle. Flush birch doors are cedar lined, have concealed adjustable tension catches. Maker says entire unit can be assembled in about 30 minutes with screwdriver and pliers. Closet shown above can store clothes, furs, woolens. Space at top holds small items. Price: \$225 F.O.B. Precision Parts Corp., Nashville 7, Tenn.



y. New magnesium span bar level reads angles, slopes and pitches, verticals and horizontals. The semi-floating plumb bob is sealed in a non-freezing liquid plastic which is said to dampen oscillation. Reverse side is calibrated in inch rise per foot. Level comes in 18", 24", 30" and 48" sizes. \$6.75 for 18" model. Pickett Products, Inc., Alhambra, Calif.



z. Presto Block is an "air-cavity" type of masonry unit comprised of two separate concrete units bound together by corrugated steel ties which are inserted automatically during production. Blocks lock together at top, bottom and end surfaces and prevent a through masonry bond between inner and outer wall. Photo shows interlocking assembly of stretcher and corner block. Through air space created by double wall construction eliminates need for furring. Presto Blocks are made with same aggregates as conventional concrete block but they are laid with no mortar between joints. After wall is erected, the keyed joints are pointed by hand or with a mortar gun to give extra strength and provide a moisture seal. Presto Brick Machine Corp., New York.

continued on p. 302

*covers
taped joints
with
One coat*

UNRETOUCHED PHOTOGRAPH

CUT PAINTING TIME IN HALF! with ARCO Alkyd Ripple Texture Wall Finish

- One coat—no sealer required.
- Covers taped joints with no variation in sheen or color.
- Rolls on easily and quickly.
- Colors coordinated to match or harmonize with Arco gloss and semi-gloss finishes.

monize with Arco gloss and semi-gloss finishes.

- Sold direct—manufacturer to builder or painting contractor. Arco warehouses and experienced representatives in most major cities.

A true one-coat finish for interior dry wall construction or any surface where ripple texture is desired.

An alkyd resin material with titanium pigment, it:

RESISTS—Fumes, Heat, Washing, Moisture

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Choose from these Optonic Colors—

White	No. 2 Yellow
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7301 Bessemer Avenue, Cleveland 27, Ohio
Gentlemen: Please send me Arco's new Color Styling Kit complete with 111 professionally styled color schemes and 56 swatches to guide me in color styling and plot development.

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**it pays to offer your clients
that "extra" in
modern home construction
an ALL-COPPER
DRAINAGE SYSTEM**



The fact that modern conveniences help sell houses has been proven by builders and architects throughout the country. Many of these extras "leap to the eye" . . . built-in ovens, automatic furnaces, air conditioners, washer-drier combinations, even automatic garage doors. But a more basic convenience, and one that costs only a trifle in comparison, is an all-copper water supply and drainage system. By specifying Streamline® copper tube and fittings for drainage as well as for supply, you give your client an installation that will last the life of the building and will be free of the repairs and annoyances that plague old-fashioned plumbing. Streamline installations are free-flowing and practically clog-proof . . . there are no caulked joints to leak, no rust damage to worry the home-owner. In addition, you can show your client a beautiful smooth copper-and-bronze system that's as modern in appearance as it is in function. It may cost more to use copper throughout, but the extra cost is negligible in view of the sales appeal and practical advantages. Contractors often report that the finished job costs less with Streamline tube and fittings, because of the shorter installation time and the fact that our compact 3" stack fits into a standard 2" x 4" partition, eliminating the need for furring.

REMEMBER—The advantage of using all-copper Streamline tube and fittings is worth many, many times the small extra cost! Write today for information kit No. 15 containing the detailed story of copper for drainage.

MUELLER BRASS CO.

PORT HURON 6
MICHIGAN

**long-lasting,
high-hiding
finish**



Cabot's Old Virginia White used on this house in Stamford, Conn.
Architect: Philip Ives, New York City

**...for shakes
and shingles**

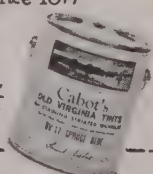
Cabot's OLD VIRGINIA TINTS®

- for striated wood shingles and shakes (previously stained or untreated) and all types of exterior wood siding
- one coat is usually sufficient except for extreme color changes
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- will not crack, peel or blister

Choice of 18 modern colors,
Black and Old Virginia White

A quality product from Cabot Laboratories
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Samuel Cabot



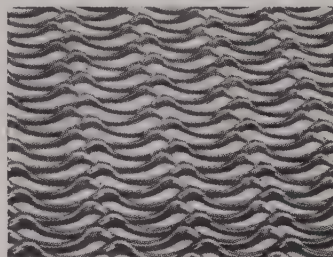
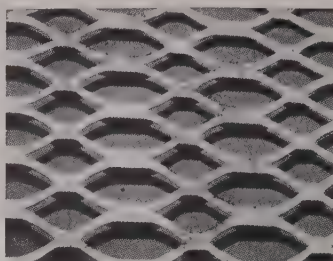
SAMUEL CABOT INC.

1030 Oliver Building, Boston 9, Mass.

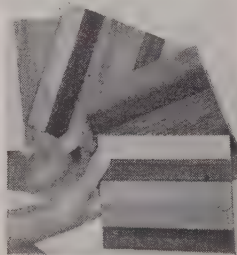
Please send color card on Old Virginia Tints

New Products

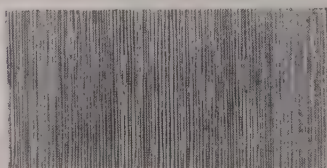
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aa. Expanded metals come in four new patterns, two of which you see above. They are lightweight, are said to have greater strength and rigidity than solid sheets from which they're made. With the patterns come new design possibilities, since each pattern is versatile enough to act as main design element, can add to general theme. Patterns are made in carbon steel, aluminum and stainless steel, fabricated from solid sheets which are slit and cold-drawn in continuous patterns. U.S. Gypsum Co., New York City.



bb. Custom color stains for light woods come in tubes. You can get 24 different colors including tints in reds, blues and greens. Maestro colorants are added to Waterspar Extra Pale Clear Varnish in a ratio of two ounces of colorant to a gallon of varnish, and the mixture is applied by brush (¼ oz., 1 oz. and 4 oz. color tubes). Company says varnish can be used as a sealer on plywood, knotty pine and other surfaces by thinning with mineral spirits. Pittsburgh Plate Glass Co., Pittsburgh 22, Pa.



cc. Gold Bond Chroma-Tone siding, close-up above, has a rustic, weather-grained texture, which results from use of color grains against a white background. Made of asbestos and Portland cement, this new fireproof siding needs no maintenance, although it can be painted if a color change is desired. It is said to be guaranteed against termites, is noncorrosive, and comes in three colors. Size is 12" x 24", exposure is 10½" x 24". National Gypsum Co., Buffalo 2, N.Y.

continued on p. 308

SPACE-SAVING

Ideas

**HELP
SELL THE
HOUSE**

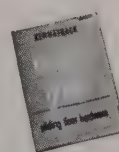
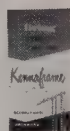


with

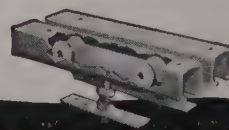
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**SLIDING DOOR
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A gentle touch and the door slides quietly, effortlessly into the warp proof Kennaframe wall pocket. Ideas that save space, make more room for living—help sell the house. Write for complete KENNAFRAME folder today.



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New CORONA
Tide —
2 1/2 x 3 1/2"
Cast Brass,
Brass, or
Aluminum

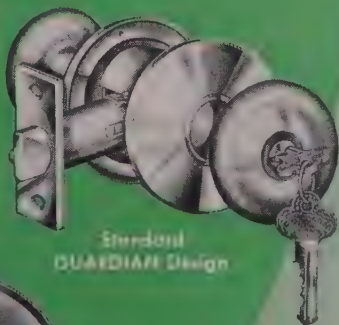


New POLARIS Tide
— 10 x 7 1/4"
Cast Brass, Brass,
or Aluminum

New RANCHO Tide
— 3 1/2 x 5 1/2"
(can also be used
on the inside)
Wrought Iron,
Brass, or Aluminum



New Auxiliary
Handle for use with
GUARDIAN
Exterior Door Set



Standard
GUARDIAN Design



New Round 2 1/2"
Auxiliary Rose —
Wrought Iron,
Brass, or Aluminum



New Round 3 1/2"
Auxiliary Rose —
Wrought Iron,
Brass, or Aluminum
(other different
designs)

New Fully-Guided
Locking Slide for
Bath-Bedroom
Function — assures
easier action,
maximum strength.

New "Steel-Grip"
Turn Piece — even
resists plier
twist test!

New Larger 2 5/8"
Roses — give extra
coverage around
lock case hole.

New Foolproof
Knob-Mounting
Feature — knob
cannot be put on
wrong.

New Inside Rose
Plate — puts more
metal in contact with
wood — maintains
snug fit.

New "U-Yoke"
Latch Bolt Retractor
— provides smooth,
positive action,
maximum stability.

New large,
Flat-Headed Screws
— speed up
installation.

... and, of course, no die-cast parts

Here's the low-cost residential lock that's years ahead — both in styling and performance! The improved *Guardian* now offers a choice of 2 handsome lockset designs, 7 sparkling new rose designs, a smart new auxiliary handle — *plus* design improvements in practically every detail of operation. The improved *Guardian* is 4 times stronger — actually outlasts higher-priced locks in breakdown tests! Put this beauty on display. Let your customers get the feel of its smooth, solid action. It's available in the 5 most-wanted functions—today's leading low-cost lock.

P & F CORBIN Division

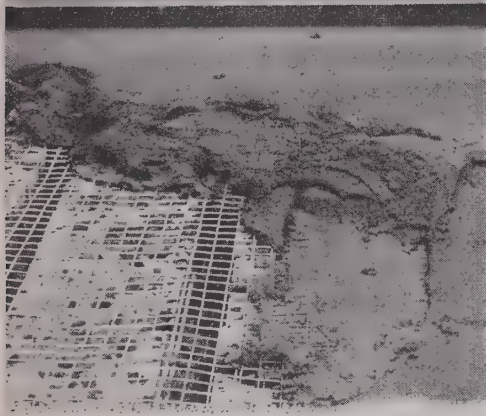
The American Hardware Corporation
New Britain, Connecticut

CORBIN

The World's
most widely used
BUILDERS'
HARDWARE

Elastizell®

... the best way
to make a light weight
structural concrete



Elastizell-type light weight insulating concrete is here used as an integral pour for both beam and topping in a soffit tile concrete masonry roof. This roof is over steam curing kilns in a concrete block plant.

ADVANTAGES:

- less heat loss through roof, thus reduced block curing cost
- less moisture penetration, thus longer roof life
- greatly reduced initial kiln installation cost, due to far less complex roof construction
- uniform flow around steel, without vibration, for continuous bond
- reduced maintenance cost
- reduced dead load

AMONG OTHER USES OF ELASTIZELL-TYPE CONCRETE: dry, self-insulating slab-on-grade... light weight, easy-to-handle floor fills in multi-storied construction... light weight structural members... insulation for underground pipe lines... precast slabs and panels.

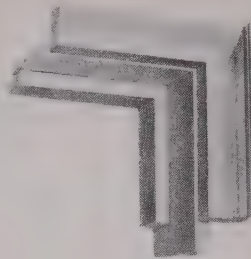


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or phone...

ELASTIZELL CORPORATION OF AMERICA
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'PHONE 1080

New Products

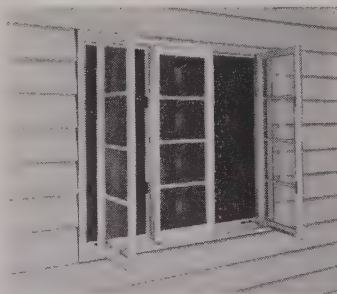
for further details check numbered coupon, p. 322



dd. **Garage door frames** are precut, packaged and labeled for immediate installation. Frame parts are bundled in two packages which contain drip can $\frac{3}{4}$ " x 2", brick mold (it comes mitered) $1\frac{3}{32}$ " x 2", stop $\frac{3}{4}$ " x 2", jamb $\frac{3}{4}$ " x $4\frac{7}{8}$ ". Frames are for 9' x 7' and 16' x 7' doors, are made of Ponderosa pine, treated in accordance with NWMA standards. Made by The Silcrest Co., Wausau, Wis., who earlier this year introduced a Crestline Weatherstripped frame for entrance doors.



ee. **Kangaroo self-storing door** of extruded aluminum has its own storage pocket inside bottom panel, eliminating necessity of storing window parts in basement, closet or attic. Storm or screen inserts can be kept there when not in use, transferred to the door panels whenever they are needed. Three-lite design, three glass insets, two screens are among the components. You can get the door in eight sizes. The Weather Proof Co., Cleveland 3, Ohio.



ff. **Streamlined wood casement window** has slender, rigid mullions. Units are weather-stripped, supplied with hardware. Sash are prefitted, glass can be cleaned from inside. Wood parts are treated with toxic and water-repellent wood preservative for longer life. Sash is made with divided lights or one light including $\frac{1}{2}$ " insulating glass; 16" and $20\frac{1}{2}$ " glass and five heights. Picture windows using standard 1" insulating glass sizes are also available with or without casement flankers. Window available from Farley & Loetscher Mfg. Co., Dubuque, Iowa.

Symons FIELD REPORT...



Assembly-Line Pouring with Symons Wide Panel Forms...

F&S Construction Company, Phoenix, Arizona, is converting 615 acres of farmland, northwest of Chicago, into one of Chicago's largest private suburban housing projects. 1,350 homes in the \$15,500 to \$17,900 price range are planned.

Symons Wide Panel Forms were used on the 265 homes already erected. Seven sets were used over 35 times in the assembly-line pouring. Also, approximately 6,000 square feet of Symons Forms in 2' x 6' and 2' x 8' sizes with fillers, were used to construct the sewage system for the development.

Our engineering staff is experienced with all types of forming and will furnish complete form layout and job cost sheets on your form work—at no charge or obligation. Our salesmen give advice on form erection, pouring and stripping methods.

Symons Forms may be rented with purchase option. Symons Clamp & Mfg. Co., 4277 Diversey Avenue, Dept. K-6, Chicago 39, Illinois.

Rudy Gasten is resident manager for F&S and George E. Steele is general superintendent.



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on FORMS Sent on Request

**THE FINEST
for today's
NEW kitchen look!**



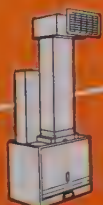
TRADE-WIND SALEM VENTILATING HOOD

It's Trade-Wind's striking, efficient new early American Ventilating Hood.

... Striking in design with the hand-craftsman look in rich antique copper to match the latest ranges.

... Efficient in performance with the exclusive Trade-Wind baffle which evenly distributes the discharge for front or back burner use.

Made of Trade-Wind's own Duometal, a laminated sheet of solid copper and steel for beauty and permanence. The hood is available in five standard lengths. It can be used with any of the 3 powerful Trade-Wind Ventilators illustrated below.



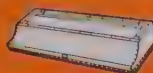
3501 — Ventilator.
350 CFM.
2 inlets and filters, 4-speed switch.



2501 — Ventilator.
425 CFM.
Filter available, 4-speed switch.



1501 — Ventilator.
300 CFM.
Filter and 4-speed switch available.



SALEM HOOD —
In antique copper to match latest range tops, 30", 36", 39", 42" and 48" lengths.



EXPANSION HOOD — Copper or stainless steel in 2 sizes which adjust from 30" to 42" and 42" to 54".



STATIONARY HOOD — Copper or stainless steel in 30", 36", 39", 42" and 48" lengths.



FOLD-UNDER HOOD — Stainless steel only, 38" and 42" lengths.

MOST COMPLETE LINE OF HOODS AND VENTILATORS

Trade-Wind Manufacturing, Inc.

Dept. HH, 7755 Paramount Bldg., Rivera, Calif.

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Unique
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KITCHENS, BATHROOMS

553. Color Guide to Bathroom Design and Decoration. Briggs Mfg. Co., Dept. HH, 300 Buhl Bldg., Detroit 26, Mich. 28 pp.

A complete color guide for bathrooms. Book shows 20 different designs planned by consultant Howard Ketcham. The five Briggs Beautyware colors are each shown in four different treatments to aid builders in planning more original, saleable and attractive bathrooms.

554. Ideas for Confection Color Kitchens. Westinghouse Appliance Div., Dept. HH, Mansfield, Ohio. 12 pp.

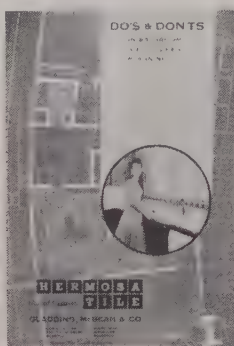
Get a fresh slant on color and design by leafing through the pages of this handsome kitchen booklet. Each page features a different style, a different color. You'll see new ways to place many of the Westinghouse appliances.

555. Typical Applications for Built-in Servel Gas Refrigerators. Servel, Inc., Dept. HH, Evansville 20, Ind. 4 pp.

Servel now has a refrigerator bezel of anodized and polished aluminum which exactly fits the contour of the 34" wide Servel refrigerators on sides and top, or you can cut it to fit narrower models. Folder shows step-by-step installation.

* Kitchen travelog. Mutschler Bros. Co. Dept. HH, Nappanee, Ind. 32 pp. \$1.

20 new kitchens, all in color, that range from period styles through modern ones, include kitchens designed for many types of architecture. Some of the company's products are included and if you're interested in plans, see them at Mutschler showrooms.



557. Do's and Don'ts in Kitchen-Bathroom Planning. Gladding, McBean & Co., Dept. HH, 2901 Los Feliz Blvd., Los Angeles. 6 pp.

Floor plans show you how to get the most from limited space by sound basic planning.

558. Cabinet shower catalogue. Henry Weis Mfg. Co., Inc., Dept. HH, Elkhart, Ind.

Color illustrations are a part of this book showing the complete Weisway line. You'll also see built-in cabinet showers for space-saving bathrooms.

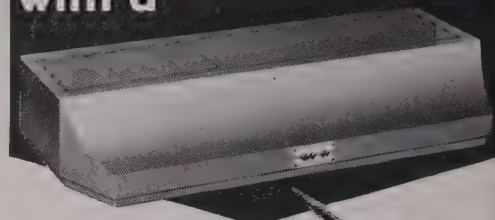
HEATING, COOLING

559. Modern Control of Building Temperatures from Outdoors. Automatic Devices Co., Inc., Dept. HH, 714 Hillgrove Ave., Western Springs, Ill. 4 pp.

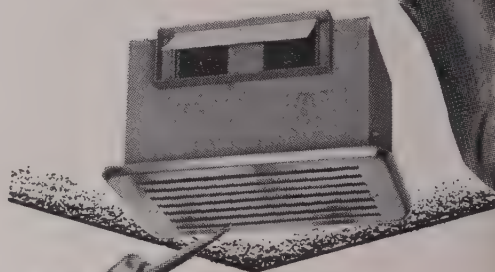
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continued on p. 318

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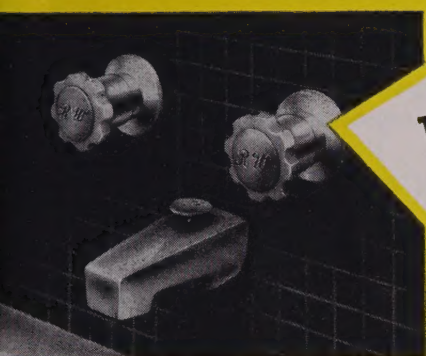
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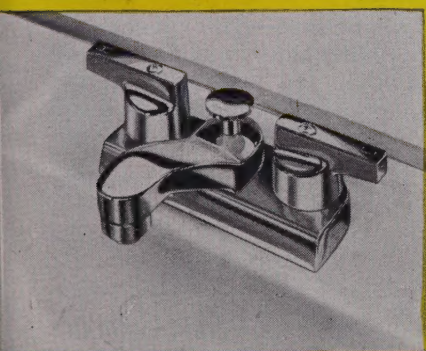
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560. Amana Manual. Amana Refrigeration, Inc., Dept. HH, Amana, Iowa. 24 pp.

Eighteen ways to install self-contained central system air conditioners. Book is filled with drawings, diagrams and descriptions.



561. A Guide to the Wise. The Williamson Co., Dept. HH, 3500 Madison Rd., Cincinnati, Ohio. 16 pp.

How to select wisely the heating and cooling equipment for new or remodeled houses. Guidebook describes and shows types of residential heating and cooling systems, tells how they operate. Williamson products shown.

562. The World's Most Perfect Indoor Climate. Electriving Corp., Dept. HH, 4913 N. College Ave., Indianapolis 5, Ind. 4 pp.

According to this brochure, you get a lot to like in a Quartzheat radiant electric baseboard heater that fits snugly along the outer wall baseboards. Descriptions.

563. Pacific 700 Series. Pacific Steel Boiler Div., Nat'l.—U.S. Radiator Corp., Dept. HH, Johnstown, Pa. 4 pp.

Eleven models of the 700 Series residential steel boilers designed for automatic firing with oil, gas or coal. Dimensions and roughing-in data.

MISCELLANY



564. American Photocopy Equip. Co., Dept. HH, 1920 W. Peterson, Chicago 26, Ill.

Apeco Auto Stat is a new Dial-A-Matic copy maker. One control handles any copy operation from photographs, newsprint, typed material to blueprints. Set dial to match type of original to be copied and in 30 seconds you get a sharp, dry copy. Model takes maximum paper width of 15" and there is no limitation on length of paper.

565. Z-Louve aluminum windows. The Apache Co., Inc., Dept. HH, Box 2166, Ft. Worth, Texas. 6 pp.

The window with fixed panes on a slant. Window openings are horizontal as are screens. Sections give a tri-dimensional effect. Features listed, details shown.



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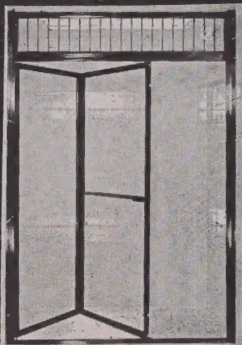
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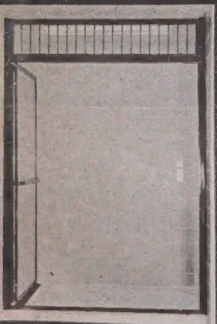


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Technical Publications

566. Folding Closet Doors. Fenestra, Inc., Dept. HH, 2250 E. Grand Blvd., Detroit 11, Mich. 4 pp.

Folding steel doors for closets, storage walls. New design and steel construction features, finishes, etc.

567. Catalogue. Progress Mfg. Co., Dept. HH, Castor Ave. and Tulip St., Philadelphia, Pa. 72 pp.

Lighting fixtures, ventilating fans, range hoods and door chimes, collected together in the largest catalogue in the company's history. Detailed descriptions of 912 Progress items.

568. Catalogue No. 22. Register & Grille Mfg. Co., Inc., Dept. HH, 70 Berry St., Brooklyn 11, N. Y. 24 pp.

A complete book of performance tables and grille designs for registers including the Alumitint register which comes in several colors.

569. Manual S. Josam Mfg. Co., Dept. HH, Michigan City, Ind. 12 pp.

Cause and effect of water hammer, how to solve its problems. Josam shock absorbers are shown in detail with diagrams, sizes and piping layouts.

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